



***SUB-FUND MEETING***

# USE OF FACILITIES

October 5, 2023 | 9:30 AM - 12:00 PM



# MEETING RECOMMENDATION

**Please remember to MUTE yourself.**

**Please ensure you are on SPEAKER VIEW for this presentation.**  
**Click VIEW in the top right-hand corner.**  
**On the dropdown, select SPEAKER - will show with a check mark.**

The screenshot shows a Zoom meeting window with a dark background. In the top right corner, there is a 'View' button. A yellow arrow points to this button. Below it, a dropdown menu is open, showing several options: 'Speaker' (with a check mark), 'Gallery', 'Immersive', 'Follow Host's Video Order', 'Hide Self View', 'Hide Non-video Participants', and 'Fullscreen'. Another yellow arrow points to the 'Speaker' option. At the bottom of the window, there is a toolbar with various icons: Mute, Start Video, Security, Participants, Chat, Share Screen, Record, Breakout Rooms, Reactions, and Whiteboards. A red 'End' button is visible in the bottom right corner.

Jillian Smith



Mute



Start Video



Security



Participants



Chat



Share Screen



Record



Breakout Rooms



Reactions



Whiteboards

2 End

# LATONYA A. BRENNAN

**Area Executive VP | Regional Director**  
*Arthur J. Gallagher*

**Sub-Fund Administrator**  
*ERIC NORTH & NJEIF*



## WELCOME!





## CONTINUING EDUCATION CREDITS

1. 2 QPA – (1) Office Administration & (1) General Duties | Course Code 16575
2. 2 Buildings and Grounds CEUs | CE-00414

*Please email Latonya Brennan - [Latonya\\_Brennan@AJG.com](mailto:Latonya_Brennan@AJG.com) directly for certificates*

*\*\* Must be present for the entire program. This will be verified by the recording attendance, therefore, please make sure your name is properly displayed on the camera. \*\**

## CEC EVALUATION FORMS

PLEASE GO TO NJSIG WEBSITE to download [appropriate](#) Evaluation Form:

ERIC NORTH: <https://www.njsig.org/sub-funds/eric-north>

NJEIF: <https://www.njsig.org/sub-funds/njeif>

MOCSSIF: <https://www.njsig.org/sub-funds/mocssif>

QPA CREDITS: Please complete the form and return to:

- ERIC NORTH: LATONYA A. BRENNAN - [LATONYA\\_BRENNAN@AJG.COM](mailto:LATONYA_BRENNAN@AJG.COM)
- MOCSSIF: MICHELE EULNER - [MICHELE.EULNER@ALLIANT.COM](mailto:MICHELE.EULNER@ALLIANT.COM)
- NJEIF: LATONYA A. BRENNAN - [LATONYA\\_BRENNAN@AJG.COM](mailto:LATONYA_BRENNAN@AJG.COM)
- NJSIG: IVY DAVIS - [IDAVIS@NJSIG.ORG](mailto:IDAVIS@NJSIG.ORG)

BUILDINGS & GROUNDS CREDITS: Please complete the form and return to:

- LATONYA A. BRENNAN - [LATONYA\\_BRENNAN@AJG.COM](mailto:LATONYA_BRENNAN@AJG.COM)

*Certificates will only release upon confirmation of attendance and receipt of Completed Evaluation Form.*

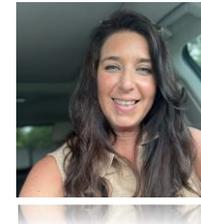
# SUB-FUND COMMITTEES & CHAIRS



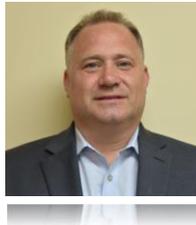
**Dr. Chris Russo**  
*West Windsor –  
Plainsboro Regional  
School District*



**Dr. Anthony N. Dragona**  
*Union City BOE*



**Kelly Brazelton**  
*Monmouth County  
Vocational BOE*



**Steven Somick**  
*North Bergen  
School District*



**Keith A. Rosado**  
*Westwood Regional  
School District*

# EDUCATIONAL PARTNERS

## NJ DIVISION ON CIVIL RIGHTS

Educational Partnership: Training Thursday which offer training aimed at preventing and addressing discrimination. These interactive sessions educate participants about their rights and responsibilities

Elissa Zylbershlag, Director, Education and Training  
[elissa.zylbershlag@njcivilrights.gov](mailto:elissa.zylbershlag@njcivilrights.gov) | 609-954-0953 | [www.NJCivilRights.gov](http://www.NJCivilRights.gov)



## CLEARY, GIACOBBE, ALFIERI, JACOBS, LLC

Educational Partnership: NJSIG NEPHA Hotline Administrator, Family Medical Leave Act Training and etc.

Bruce W. Padula, Esq. and Jodi S. Howlett, Esq.  
[bpadula@cgajlaw.com](mailto:bpadula@cgajlaw.com) | [jhowlett@cgajlaw.com](mailto:jhowlett@cgajlaw.com) | 732-583-7474 | [www.cgajlaw.com](http://www.cgajlaw.com)

## NJPSA FEA LEGAL ONE

Educational Partnership: All hot topics, School Law Central Newsletter, Podcast, Webinars and more!

David Nash, Esq., Director of Legal Education and National Outreach  
[dnash@njpsa.org](mailto:dnash@njpsa.org) | 609-860-1200 | [www.njpsa.org/legalonnj](http://www.njpsa.org/legalonnj)



## CAPEHART SCATCHARD

Educational Partnership: Workers' Compensation Insight, Workers' Compensation Newsletter and Blog, Workers' Compensation Training Seminars

John H. Geaney Esq.  
[geaney@capehart.com](mailto:geaney@capehart.com) | 856-914-2063 | [www.capehart.com](http://www.capehart.com)

# JAY LYNCH

**Area Executive VP | Regional Director**  
*Alliant*

**Sub-fund Administrator**  
*MOCSSIF*

## SUB-FUND ADMINISTRATOR REPORT



# DIRECTOR'S REPORT



**Thursday, January 4, 2024 – Virtual 9:30 am – 11:30 am**

**Topic: Market Trends and Forecast for insurance budget**

**David Nash, Legal One Americans Disabilities Act/Threat Assessment Teams/ NJDOE Guidance**

**Thursday, May 9, 2024 – In-Person 9:00 am – 1:00 pm**

**Topic: Workers Compensation Symposium and other topics  
TBD**

**Location: Hilton East Brunswick  
3 Tower Center Blvd, East Brunswick, NJ 08816**



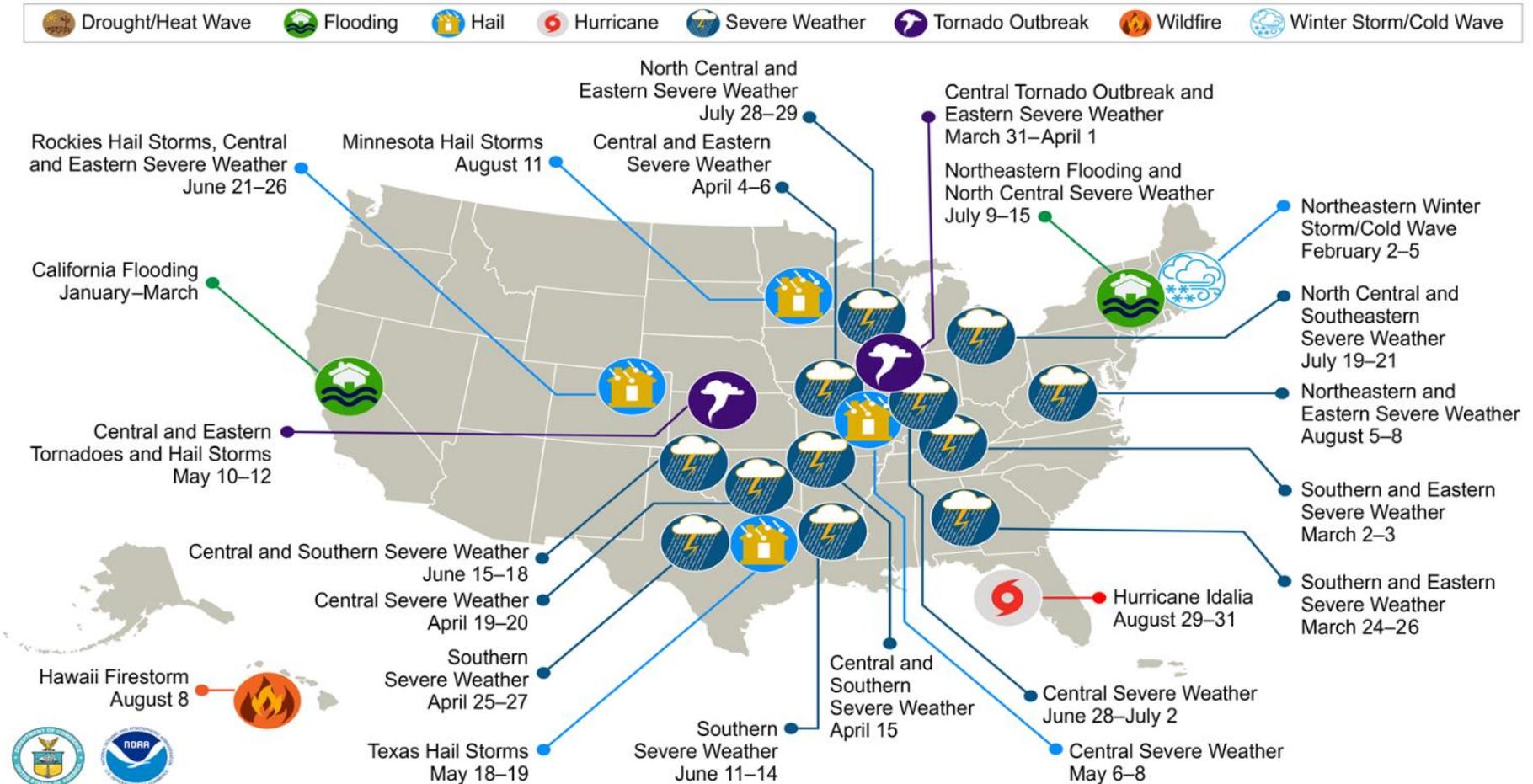
# DIRECTOR'S REPORT

- **MOCSSIF Chairperson**
- **Public School Trends and the Cost of Insurance**
- **Look Back: 2023-24 NJSIG Renewals**
- **Look Ahead: National Market Trends for Public School Insurance**



# CATASTROPHIC US LOSSES - 2023 YTD

## U.S. 2023 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the 23 separate billion-dollar weather and climate disasters that impacted the United States through August 2023.

# DIRECTOR'S REPORT

- ~~MOCSSIF Chairperson~~
- ~~Public School Trends and the Cost of Insurance~~
- ~~Look Back: 2023-24 NJSIG Renewals~~
- ~~Look Ahead: National Market Trends for Public School Insurance~~
- **Active Shooter Events**
- **Sexual Abuse and Molestation (SAM) cases**



# DR. CHRIS RUSSO

Chairperson  
*NJSIG Board of Trustees*



## NJSIG BOARD OF TRUSTEES UPDATE



# IVY DAVIS

Senior Business Development Specialist  
*NJSIG*



## NJSIG UPDATES



# WORKERS' COMP INTAKE PROGRAM

Training video  
on Vimeo available!



1

## CALL 609-543-3377

NJSIG intake representatives are available during standard business hours. The injured employee will be directed to treatment. English & Spanish team members available.

*After standard business hours: Please leave a message about your injury and you will be contacted within one business day by an intake representative.*

2

## ONLINE

Complete First Report of Injury (FROI) by visiting:  
<https://www.njsig.org/froi>

3

## DOWNLOAD

Download FROI in English or Spanish by visiting:

<https://www.njsig.org/reporting-claims#workerscomp>

Email fully completed FROI forms to: [froif@njsig.org](mailto:froif@njsig.org) or fax 609-386-2188.

For additional training or supplies, please reach out to Ivy at [IDavis@njsig.org](mailto:IDavis@njsig.org)

# Sub-fund Pages - NJSIG.org



**ERIC North**  
 Educational Risk & Insurance Consortium — North  
 Counties: Mercer, Middlesex, Somerset, Union  
 Established: 2000  
 Sub-fund Administrator: Arthur J. Gallagher  
 Sub-fund Administrator Contact: Latonya Brennan  
 Member Services Representative: Ivy Davis

**Upcoming Sub-fund Events**

- ERIC North/NJEIF Joint... 9:30AM Oct 5th, 2023
- ERIC North/NJEIF Joint... 9:30AM Jan 4th, 2024
- ERIC North/NJEIF Joint... 9:00AM May 9th, 2024

**Sub-fund Resources**

- 2023-2024 ERIC NORTH Sub-fund Planning Brochure
- NJSIG WC Manual
- NJSIG WC Process Chart
- Coverages at a Glance
- Personal Auto on School Property
- Personal Property Damage

**Sub-fund Meeting Materials**

- The Power of Title 59 N.J. Tort Claims Act (January 12, 2023)

**NJEIF**  
 North Jersey Educational Insurance Fund  
 Counties: Bergen, Essex, Hudson  
 Established: 1999  
 Sub-fund Administrator: Arthur J. Gallagher  
 Sub-fund Administrator Contact: Latonya Brennan  
 Member Services Representative: Ivy Davis

**Upcoming Sub-fund Events**

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- 2023-2024 NJEIF Sub-fund Planning Brochure
- NJSIG WC Manual
- NJSIG WC Process Chart
- Coverages at a Glance
- Personal Auto on School Property
- Personal Property Damage

**Sub-fund Meeting Materials**

- The Power of Title 59 N.J. Tort Claims Act (March 1, 2023)

<https://www.njsig.org/sub-funds/eric-north>

<https://www.njsig.org/sub-funds/njeif>

**MOCSSIF**  
 Monmouth Ocean County Shared Services Insurance Fund  
 Counties: Monmouth, Ocean  
 Established: 1998  
 Sub-fund Administrator: Boynton & Boynton, a division of Alliant Insurance Services, Inc.  
 Sub-fund Administrator Contact: Jay Lynch, Ron Gillaspie  
 Member Services Representative: Ivy Davis

**Upcoming Sub-fund Events**

- MOCSSIF Sub-fund M... 9:30AM Oct 5th, 2023
- MOCSSIF Sub-fund M... 9:30AM Jan 4th, 2024
- MOCSSIF Sub-fund M... 9:00AM May 9th, 2024

<https://www.njsig.org/sub-funds/mocssif>

# 2023 NJSBA WORKSHOP



**NJSIG Booth #746**  
**Alliant Booth #749**  
**Arthur J. Gallagher Booth #643**

**October 23 - 25, 2023**

NJSIG will be presenting three times during the conference.

Topics include:

## Understanding Your Ethical Obligations and Avoiding Complaints (1 QPA credit)

- **Tuesday October 24, 2023**  
**11:30 AM - 12:30 PM & 2:30 PM - 3:30 PM**
- **Presenters:**  
Sherwin Archibald, NJSIG Claims Manager  
Rita Barone, Esq., Partner at Flanagan, Barone & O'Brien LLC

## Insuring School Districts, Back to Basics

- **Wednesday, October 25, 2023**  
**10:00 AM - 10:45 AM**
- **Presenter:**  
Jill Deitch, Esq, NJSIG Executive Direct

## **SURPLUS RETURNS**

**NJSIG gave back *\$2.6 million* in Return of Surplus!**

## **SAFETY GRANTS**

**NJSIG is giving back *\$2 million* in Safety Grants in 2023!**

## **MEET JILLIAN**

**Jillian Smith - [jilliansmith@njsig.org](mailto:jilliansmith@njsig.org)  
Marketing & Communications Specialist  
*NJSIG***



# Anthony Fernandez

**Policy Analyst  
Complex Claims Examiner  
*NJSIG***



## NJSIG's Insuring Agreement and Policy



# NJSIG CYBER LIABILITY PROGRAM

**Standard deductible: \$250,000**

**In order for the reduced deductibles to apply (*\$25k or \$50k - dependent upon annual revenue*), the NJSIG cyber member must have the following cybersecurity protections in place:**

- 1. Multi-factor authentication**
  - a. At the time of the incident. Software, services, devices accessed by the perpetrator.*
- 2. Endpoint protection platform**
  - a. At the time of the incident. Devices accessed by the perpetrator.*
- 3. Information technology security awareness and training program; and**
  - a. Employee training within one year of the incident. Training must include a simulated phishing email program.*
- 4. System backups**
  - a. Successful test recovery was performed within 6 months of the incident*
  - b. Air-gapped - separate from network (ex: Cloud-based)*

**The Educational Services Commission on New Jersey (ESCNJ) and New Jersey School Boards Association (NJSBA) have co-operative pricing systems that offer pre-approved cyber security vendor services.**

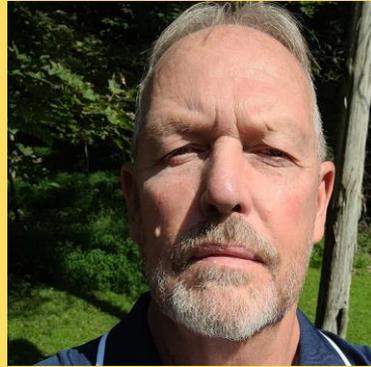
**For additional questions, please reach out to Anthony at [AFernandez@njsig.org](mailto:AFernandez@njsig.org)**

# Presentation: Use of Facilities



**Tom Eldridge**

*Business Administrator*  
Lawrence Township  
Board of Education



**Keith Gourlay**

*Executive Director*  
New Jersey School Buildings  
and Grounds Association



**Latonya  
Brennan, CSR**

*Area Executive Vice President*



**Dan Regan, Esq.**

*Area Vice President*

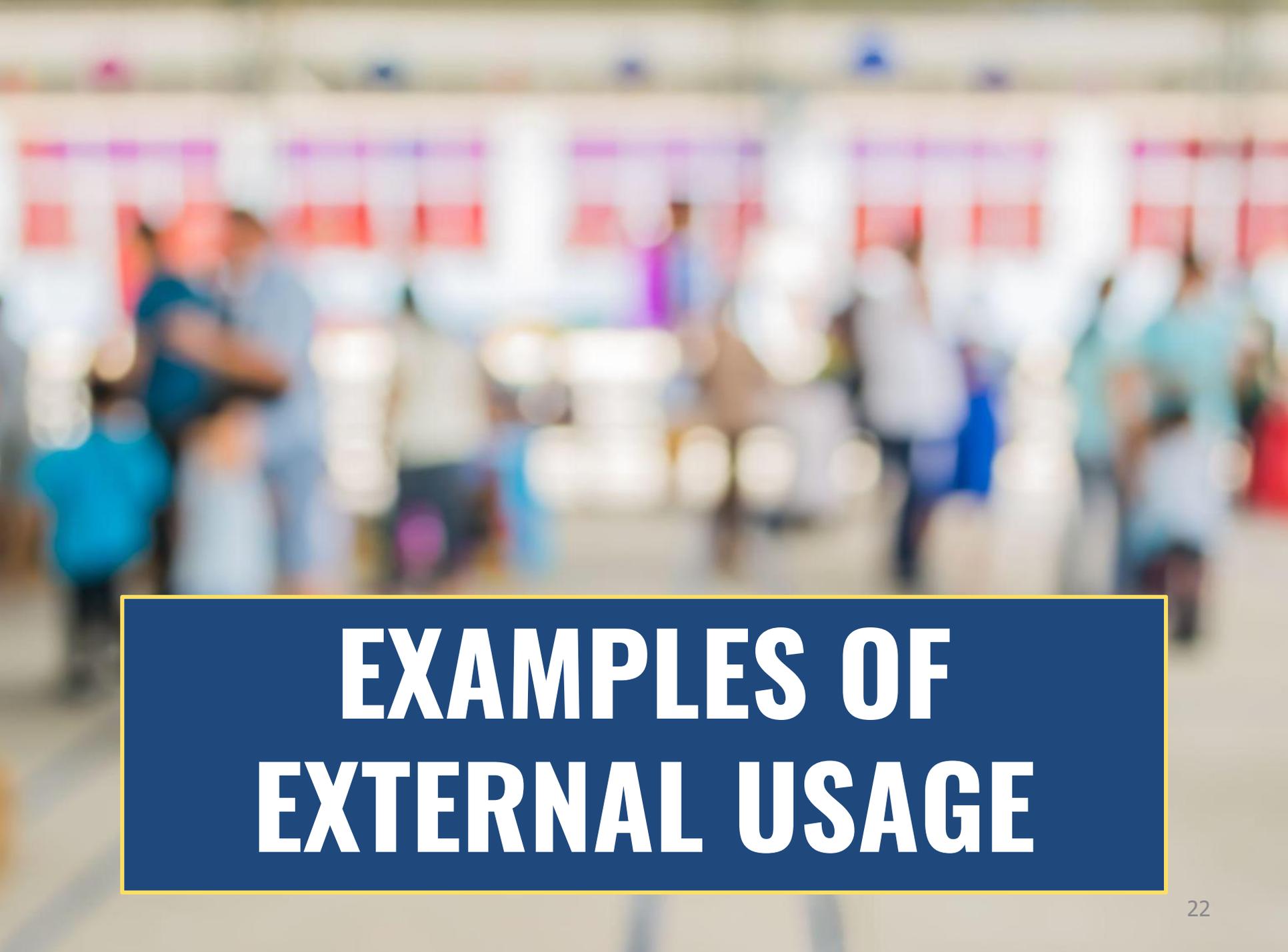
# USE OF FACILITIES GUIDELINES

**External Usage = Typically not directly related to School District**

**Internal Usage = Typically directly relate to School Employees, Students, PTA/PTO, and etc.**

**Facilities Usage Policies for Guest**





# **EXAMPLES OF EXTERNAL USAGE**



# SPORTING COMPETITIONS





# DOG SHOWS



# CHARITY EVENTS

# SCHOOL CARNIVALS



# VOTING BOOTHS



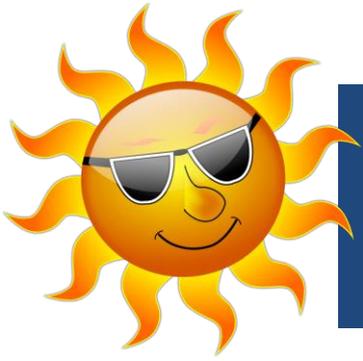
# HOSTING RELIGIOUS SERVICES



# PURPOSE

Develop **an awareness of RISK and need for procedures and policies (RISK mitigation)** that protect students, staff, and the district





# ONE SUMMER DAY...

One summer day, a few years ago, on my way to the school gym... I stopped in a faculty restroom, in a darkened academic corridor, to change clothes on my way to the gym, and when I came out they\* were there....

*\*A **Mom** :) with a lunch bag for her kids. The kids were three hallways at summer camp.*

***But what if it wasn't a Mom :( ?***

# DEPOSITIONS...

**Assuming you allow the building use....Are YOU ready to be DEPOSED?**

- Have you ever sat across from an attorney at a deposition because one of the people you allowed to use your facility got hurt?
- Injuries happen. Lawsuits happen. We need to be prepared.
- How do you maintain required inspection records?



**LAWSUIT**

Plaintiff

Civil Action No.

# RISK MANAGEMENT: DECISION

Before you say “**YES**” to building use, ask yourself:

2. *“What could happen?” (Traditional question)*

1. *“What could they do to our kids?, staff?, families?”*

***YOU MUST ASK YOURSELF:***

***“Can I keep my students safe?”***

# AWARENESS *(What could they do?)*

**What are the obvious concerns?**

- **Who are “They”?** *(You don’t know!)*
- **Will they leave entrances compromised?**
- **Will they have access to student: Names? Pictures? Student work?**
- **Can we assume that all spaces are “Security cleared” before school opens in the morning?**
- **What could they leave? Take?**
- **What could they case?**

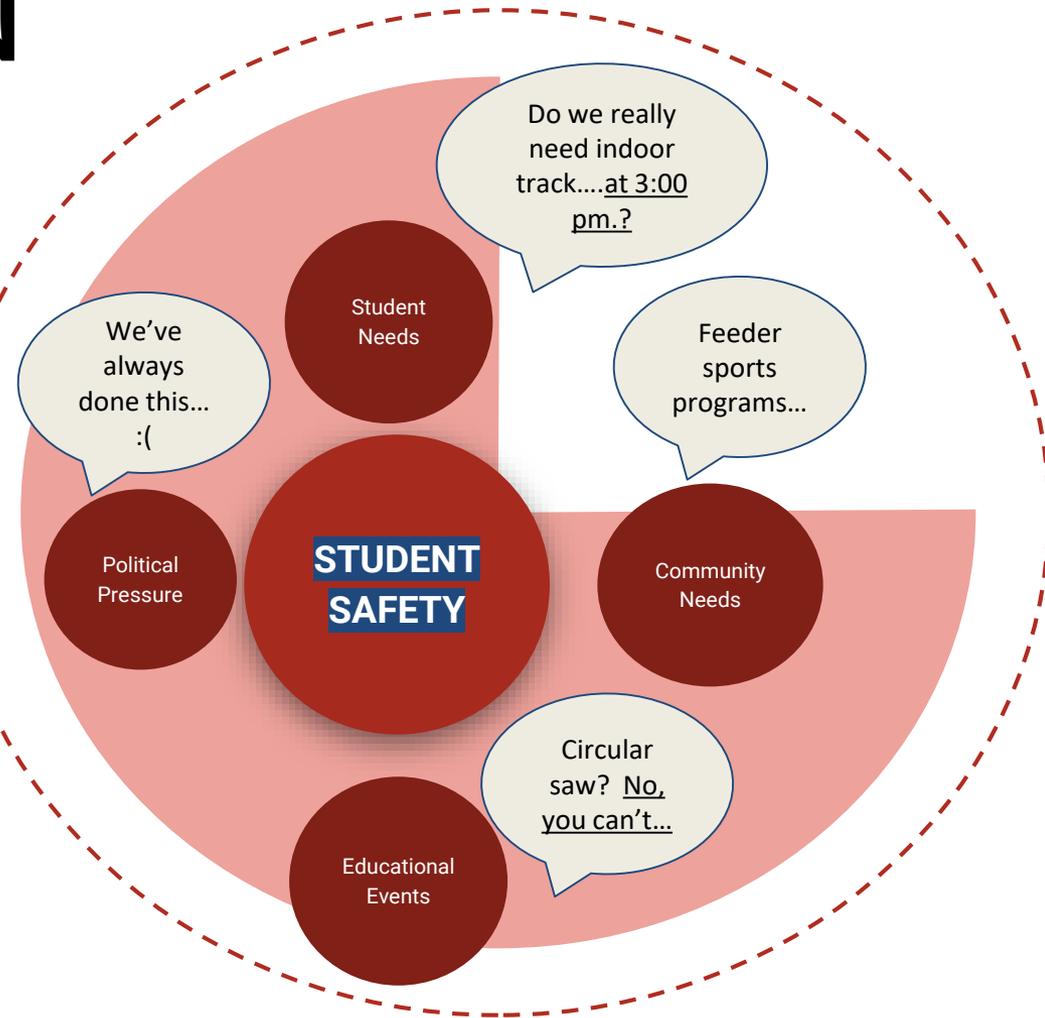


**STUDENTS ARE PRIORITY**

# RISK/RETURN

## A NEW QUESTION OF BALANCE

*How do we get  
others to see our  
**DUTY?***



**STUDENTS ARE PRIORITY**

# NEXT DECISION: COST BENEFIT

**Assuming you conclude that students  
will be safe...**



# NEXT DECISION: COST BENEFIT

Assuming you conclude that students will be **safe (#1)**...AND... you conclude a person can **focus with excellence**, on **primary** and secondary issues at one time, then...let's talk dollars



**DUTY**

# COST/BENEFIT ANALYSIS

## Opportunity Costs:

What are you, Facilities Dept., A/R, principal, principal's secretary, Finance Committee, BOE, not doing when you are processing an EXTERNAL "Building Use Request or talking building use policy?"

**DUTY...**

*Failure, mediocrity,  
get by, .....*

**STUDENT  
SAFETY**

How did YOU  
Administrator/  
BOE  
let that  
happen?



**STUDENTS ARE PRIORITY**

# COST/BENEFIT: DOLLARS

## Direct Costs :

**IN ADDITION TO opportunity costs:**

- **Principal, AP, secretary, A/R, custodial, SBA, Dir. Fac., Accountant, AD, AD secretary**
- **Rework (50% probability) (re-clean, misplaced items, re-setup, damaged goods), adjust bill..... call contractor to fix,**
- **Staff (teaching) morale**



**STUDENTS ARE PRIORITY.....*are they?***

# AWARENESS

## COST BENEFIT: SHOULD WE ALLOW THE USE?

### What are the hidden costs?

- District Human Resources Support
- Building & Grounds
- Security
- Food Service
- Insurance Professional
- Legal Advice



**STUDENT SAFETY & EXCELLENT EDUCATION  
ARE OUR P R I O R I T Y**



# FACILITIES USAGE POLICY: RECOMMENDATIONS WHAT IT SHOULD INCLUDE

- Define insurance requirements.
- Certificate of Insurance to include additional insured endorsement page.
- **The Board should be named as an additional insured on the guest policy and be specifically endorsed onto that policy.**
- A statement that users must comply with all policies of the host board of education.
- All rules and regulations required by Department of Education must be followed.
- Indemnification and Hold Harmless

# Hold Harmless, Indemnifications & Insurance

Assume all **liability for and agrees to indemnify and hold** the Licensor, its respective members, agents, contractors, servants, employees, volunteers, licensees or invitees, **harmless from** and against any and all **claims, losses, damages, injuries and expenses, including reasonable attorney's fees, arising out of, resulting from, or incurred in connection with any acts or omissions** of the Licensee, its members, agents, contractors, servants, employees, volunteers, licensees, or invitees related to its use of the Licensor's facilities, including but not limited to, the Licensee's use of any portable equipment. In the event that an action or proceeding is brought against the Licensor by reason of any such claim, the Licensee, upon notice from the Licensor, covenants to resist or defend, at Licensee's expense such action or proceeding by counsel reasonably satisfactory to the Licensor.

2. Assume full responsibility for **Bodily Injury and Property Damage** incurred as a result of the acts or omissions of the Licensee, its members, agents, contractors, servants, employees, volunteers, licensees, or invitees. The Licensee must present an insurance certificate guaranteeing proper liability coverage of at least a Combined Single Limit of **\$1,000,000 per person/per occurrence/\$2,000,000 aggregate** insuring the Licensee against any liability for **bodily injury and property damage**. The Licensor shall be named as an additional insured on such insurance policy. The Licensee must also include an additional insured endorsement via a CG 20100704 or equivalent. A copy of the necessary insurance policy must be presented to the Licensor, upon request, prior to the Licensee's use of the facilities.

3. Assume responsibility for preserving orders in said school during its use of the facilities, for all fees in connection with the Licensee's use of the facilities, including when necessary, custodial fees.

4. The Licensee agrees to pre-inspect the facilities for which use is being requested, and agrees to notify the Licensor of any defects, damages, or areas of concern prior to using the facilities. The Licensee agrees not to use the facility should a dangerous condition exist. If the Licensee **fails to conduct a pre-inspection and/or fails to notify** the Licensor of any damage to the facility being used, the Licensee shall be responsible for any damage found to the facility after such use.

5. Observe and adhere to all of the Licensor's rules and regulations governing the use of the Licensor's facilities as set forth in the Licensor's policies and regulations. The foregoing policies and regulations are as much a part of this application and agreement as if they were attached hereto. Additional copies of said **policies and regulations may be obtained at the Licensor's Business Office**. Any violation of these terms and conditions may result in the immediate expulsion of the Licensee from the Licensor's facilities

# CONTRACT/APPLICATION/AGREEMENT

Aside from who, what, when, where, how, why.....consider putting these in your agreement:

1. I have received district Policy 2431.4 and Regulation 2431.4 regarding **Prevention and Treatment of Sports Related Concussion and head injuries**
2. If I am renting for an **Athletic event, I will have a CPR and AED Certified Adult Present and I will provide an AED machine.**
3. I have become familiar with the **Building Layout and will review all emergency egress routes as posted and I understand that I am responsible for reviewing the Emergency Plan** with my participants, and that I will **call 911** for any emergency and that I will **provide a telephone for purposes of making the necessary calls.**
4. I have received **district Policy 7510 "Use of School Facilities"** and I agree to abide by the **policy requirements.**
5. I understand that I am responsible to comply with all **local, state, county, and federal laws** including but **not limited to any required permits.**
6. I understand that I am responsible for **securing the facility, and the behavior and consequences of all participants in this lease.**
7. I will not alter any aspect of the facility, introduce any combustible accelerants, utilize **open flames or heating elements, introduce any chemicals** without first having received explicit approval by the district, nor will I expand use beyond the rooms and materials and services approved herein.
8. This **application is not transferable**



# EXAMPLES OF INTERNAL USAGE



# BOUNCE HOUSES

# SCHOOL PLAYS





# YOGA/EXERCISE

# FOOD TRUCKS





# STAFF CELEBRATIONS

# INTERNAL USAGE POLICIES & PROCEDURES

**General things you must consider before allowing your buildings to be used by outside groups:**

- **Are your fire inspections current for the year?**
- **Are your boiler inspections current?**
- **Fire alarms systems are inspected and fully functional?**
- **Defibrillators as required by law are inspected and functional?**



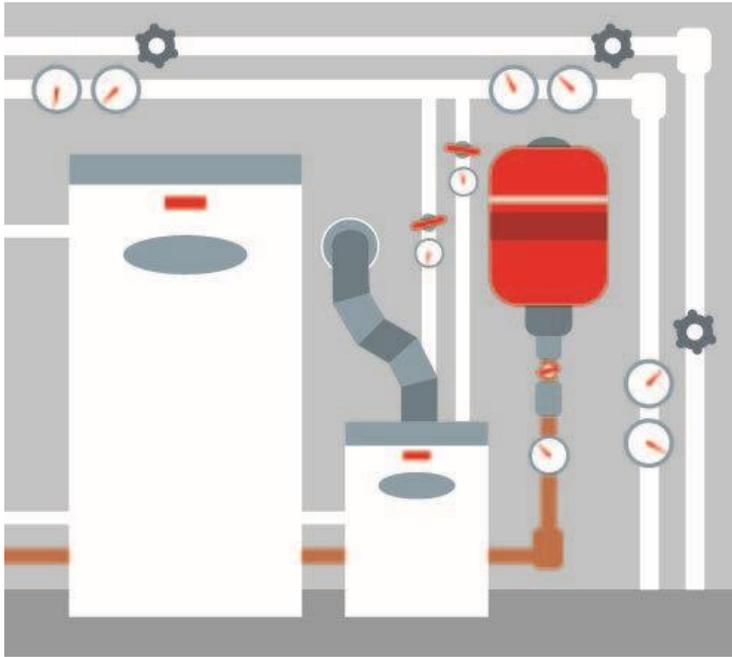
# INTERNAL USAGE POLICIES & PROCEDURES

**Specific areas that require additional attention to name a few:**

- **Boiler Rooms**
- **Auditoriums**
- **Gyms**
- **Playgrounds**
- **Ballfields**



# INTERNAL USAGE POLICIES & PROCEDURES



- **Not all boilers require a licensed operator.**
- **If yours does what is considered an occupied building?**
- **Who is allowed to operate the boiler?**
- **What is the plan for having someone there to run the boiler?**
- **Who pays the operator?**

# INTERNAL USAGE POLICIES & PROCEDURES

- **Does your auditorium have a “fly” space?**
- **Are those using the building permitted to use any stage equipment?**
- **Is anyone from the outside working from ladders?**
- **Using power tools to design or build scenery?**



# INTERNAL USAGE POLICIES & PROCEDURES

- **Are users instructed as part of the agreement that they must show occupants where the exits are prior to the start of the event? Is a record of the inspection created?**
- **Is the space inspected prior to the event for any broken seats or other hazards?**
- **Is there an orchestra pit and is there fall protection around it?**



# INTERNAL USAGE POLICIES & PROCEDURES

- **Are the gym bleachers regularly inspected?**
- **Are retractable gym divider walls inspected?**
- **Are those using the facility permitted to raise and lower the baskets? If so have they had instruction on how to do it properly?**
- **Is there proof of an annual safety inspection of the gym equipment?**



# INTERNAL USAGE POLICIES & PROCEDURES

- **Are all of the exit doors clear of gym equipment storage? Remember that some of your visitors could be building/fire officials from another town.**
- **Are handrails (if available) in place on the bleachers.**



# INTERNAL USAGE POLICIES & PROCEDURES

**Do I normally get an application for use and a COI for the playground? How do you protect the district?**

- **Do you follow the guidelines in the Public Playground Safety Handbook?**
- **PTO's love to purchase playground equipment. Are they following the guidelines?**



# INTERNAL USAGE POLICIES & PROCEDURES

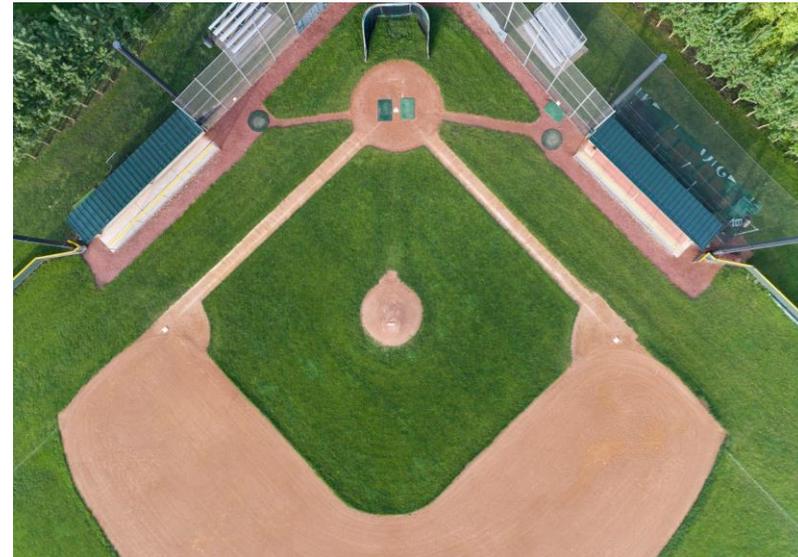
- **Is the playground inspected annually by a certified playground inspector?**
- **Daily inspections for activity from the prior evening?**
- **Is the surfacing maintained?**
- **Proper signage in place?**



# INTERNAL USAGE POLICIES & PROCEDURES

**Ballfields are similar to playgrounds. Difference being a facility use form should be in place.**

- **Who takes responsibility for town use of your fields? COI from the town?**
- **How often are fields inspected?**
- **How do you police fields after hours?**



# INTERNAL USAGE POLICIES & PROCEDURES

- **Do you use a computerized maintenance management system for critical inspection recordkeeping?**
- **Will you be prepared at the deposition to turn over proof of those inspections?**
- **Let me offer a for instance or two....**



# INTERNAL USAGE POLICIES & PROCEDURES

Things to ponder..

**We have one person come in and fill out the paperwork to use the facility for a dance recital. They bring 200+ people with them from other towns that we don't know that are now in our buildings.**



# THANK YOU!

- Lawrence Township
- Asbury Park
- Union City
- East Brunswick
- Old Bridge
- Monmouth County Vocational
- Bound Brook
- Matawan Aberdeen
- Closter
- Edison

Thank  
you





***THANK YOU!***

**QUESTIONS?**



**KELLY BRAZELTON**

*MOCSSIF Chairperson  
Monmouth County Vocational BOE*

**CLOSING REMARKS**

