

**MINUTES OF THE MEDFORD RETIREMENT BOARD MEETING HELD on 6-30-2020 VIA CONFERENCE CALL AS A RESULT OF COVID-19 AND IN ACCORDANCE WITH PERAC MEMO #15/2020**

**THE PUBLIC MAY ACCESS THE MEETING BY CALLING 1-857-444-0744  
CONFERENCE CODE: 969957**

1. 9:30am Call meeting to order  
 Roll Call:  
 Present: Patrick Ripley, Rick Jordan, Robert Maiocco, James Vieira and Mark Minervini  
 Absent: Aleesha Nunley-Benjamin  
 Others Present: 9:30am Scott Driscoll and Marisa Gorman from NEPC.
  
2. Reading of notice & certificate – Meeting Notice Posted on 6/15/2020  
  
 Robert Maiocco motion to place on file the Board meeting notice and certificate that was posted on May 20, 2020. Motion second by James Vieira.  
  
 Roll Call Vote: Patrick Ripley: “YES”, Robert Maiocco: “YES”, James Vieira: “YES”, Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: “YES”
  
3. Reading of Previous Meeting by Secretary  
  
 Patrick Ripley motion to waive reading of previous meeting by secretary. Motion second by Robert Maiocco. Roll Call Vote: Patrick Ripley: “YES”, Robert Maiocco: “YES”, James Vieira: “YES”, Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: “YES”
  
4. Vote to approve the minutes of the Board meeting held on May 28, 2020  
  
 Robert Maiocco motion to approve the minutes of the Board meeting held on May 28, 2020. Motion second by Patrick Ripley. Roll Call Vote: Patrick Ripley: “YES”, Robert Maiocco: “YES”, James Vieira: “YES”, Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: “YES”
  
5. Bills, Communications, Refunds, Transfers, Payrolls, Etc.

**Warrant S27**

The Law Office of Michael Sacco PC - Professional Service May 2020	\$475.00
Mark Minervini - Reimbursement VAST Conference call Fee May 2020	\$22.30
Morgan Records - File Storage May 2020	\$21.00
WB Mason - Office Supplies	\$54.36
WB Mason - Office Supplies	\$75.12
WB Mason - Office Supplies	\$236.84
WB Mason - Office Supplies	\$10.05
People's United - Custodial Fee April 2020	\$3,303.30
Ready Refresh - Water Delivery	\$23.95
Mark Minervini - Reimbursement DropBox Annual Fee 6/2020 - 6/2021	\$1,800.00
Mark Minervini - Reimbursement Personal Protective Items (COVID-19)	\$66.98
The Hartford - Additional Premium Workers Comp Policy	\$27.00
NEPC LLC - Consultant Fee Q2 2020	\$18,750.00
Proshred -	\$35.00
Toshiba America Business Solut - Service 6/15/2020-7/14/2020	\$154.47
Winchester Retirement Board - Transfer - Edwin Santa Cruz - School	\$688.62
<b>Total Bills Warrant S27</b>	<b>\$25,743.99</b>
Staff Salaries	4,428.79
Medicare	-
Massachusetts SUI	-



Harpers Payroll Fee	\$0.00
<b>Expense Total</b>	<b>\$30,172.78</b>
Pension	1,447,042.69
Annuity	296,650.67
Retiree Payroll Total	1,743,693.36
<b>Warrant S27 Total</b>	<b>\$1,773,866.14</b>
<b>Prior Warrants</b>	
Schedule 23	4,649.31
Schedule 24	4,539.05
Schedule 25	6,682.80
Schedule 26	4,539.57
<b>Reference Total</b>	<b>20,410.73</b>
<b>Grand Total Warrant S27 with Prior Warrants</b>	<b>1,794,276.87</b>

Motion by Robert Maiocco to approve reimbursement payment to Mark Minervini for Dropbox annual fee and personal protective items as indicated above on warrant S27. Motion second by James Vieira. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

A motion was made by Robert Maiocco and second by James Vieira to approve all bills, transfers, refunds, staff payrolls and retirement payroll listed above on schedules S23, S24, S25, S26 and S27. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

6. Report of Chairman:

**Letter of Direction to Loomis Dated 6/12/20**

James Vieira motion to approve Loomis withdrawal as indicated on the Letter of Direction to Loomis Dated 6/12/20 instructing Loomis to withdraw \$800,000 from the Multisector Full Discretion Fund, account CT00717 and transfer the funds to Peoples Bank. Motion second by Patrick Ripley. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

**Wire Transmittal Letter Transferring \$1,500,000 From People's Bank to Century Bank.** This wire transfer was completed on 6/19/2020 by Mark Minervini to fund June 2020 expenses and pension payroll.

James Vieira motion to place on file the Wire Transmittal Transferring \$1,500,000 From People's Bank to Century Bank on June 19, 2020 to fund June 2020 expenses and pension payroll. Motion second by Robert Maiocco. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

**PRIT Distribution Confirmation Notice 6/1/2020**

Patrick Ripley motion to place on file PRIT Distribution Confirmation Notice dated 6/1/2020, Private Equity Vintage Year Confirmation notifying the Board that a distribution of \$88,453.94 has been wired to People's Bank on 6/1/2020. Motion second by James Vieira. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

**PRIT Distribution Notice 7/1/2019**

Robert Maiocco motion to place on file the PRIT distribution notice dated 7/1/2019 notifying the Board that a distribution of \$205,991.71 from PRIT Private Equity Vintage Year, scheduled to be received by People's Bank on July 1, 2019. Motion second by Patrick Ripley. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"



**PRIT Fund FY2021 Automatic Redemption and Monthly Balance Form**

James Vieira motion to place on file PRIT Fund FY2021 Automatic Redemption and Monthly Balance Form. Motion second by Patrick Ripley. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

**Notification of Merger Between City of London and Karpus Management**

Received notification of merger on 6/10/20 from NEPC.

Scott Driscoll informed the Board that NEPC's research group has been monitoring the situation and NEPC has a "no action" status at this time. Rick Jordan asked Scott Driscoll, we are on hold for now? Scott Driscoll said yes, no action at this time.

James Vieira motion to place on file Notification of Merger Between City of London and Karpus Management. Motion second by Robert Maiocco. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

**PERAC MEMO # 23/2020 - Tobacco Company List**

Patrick Ripley motion to place on file PERAC MEMO # 23/2020 - Tobacco Company List. Motion second by James Vieira. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

**PERAC MEMO # 24/2020 - PROSPER Security Memo**

Patrick Ripley motion to place on file PERAC MEMO # 24/2020 - PROSPER Security Memo. Motion second by James Vieira. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

**April 2020 Accounting Reports Submitted to PERAC**

James Vieira motion to place on file April 2020 Accounting Reports Submitted to PERAC. Motion second by Patrick Ripley. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

**The City Requested the Retirement Office to Reconcile the Davis Vision Invoice and Pay the Invoice Directly**

Rick Jordan asks Mark Minervini if this creates any problems. Mark Minervini answered that this task in itself is not a big task, but we cannot continue to take on additional tasks. One of the issues with Davis Vision is if the invoice doesn't equal the amount withheld – the retirement office can only issue a payment for the amount withheld – we cannot pay additional, this deduction is 100% funded by the retirees. Mark informed the Board that he spoke with Aleesha Nunley-Benjamin and agreed to take on this task while the city continues to add staff and work through the pandemic. We agreed that when the City is fully staffed, we can revisit the City reconciling the invoice. Patrick Ripley commented that he understands that the office can handle this but is concerned about where this will lead to having our office take on more tasks. Patrick continues, he is ok with this for the short term if our office can handle this but concerned that this could lead to our office taking on more tasks such as healthcare, dental. James Vieira said he doesn't feel comfortable to agreeing unless Aleesha Nunley-Benjamin is present.

James Vieira motion to table The City's Requested of Retirement Office to Reconcile the Davis Vision Invoice until Aleesha Nunley-Benjamin is available. Motion second by Patrick Ripley. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"



7. Unfinished Business:

**Decision on Assumed Rate of Return and Actuary Options presented By Dan Sherman**

Tabled during April 2020 Board Meeting until more information is available.

During the May Board Meeting Aleesha Nunley-Benjamin requested Dan Sherman to provide a report of the investment return assumptions with a 2033 funding schedule and show a breakout of city's portion and Medford housing portion of the appropriation. The report has been received and uploaded to DropBox.

Aleesha Nunley-Benjamin notified Mark Minervini on 6/23/20 that the City will not be able to pay the Pension appropriation until August because the City Council has not voted the budget. The Mayor submitted a 1/12<sup>th</sup> budget for the month of July to keep operations going while the Council reviews the annual budget submitted on June 18<sup>th</sup>. Dan Sherman has been notified and he said a one-month delay is not an issue if it only happens this year. If it becomes a regular event, then he would adjust the funding schedule. Aleesha confirmed that this is a rare situation and we should not have delays in the future.

Patrick Ripley said we still need information from the city, we don't know about the budget and next year's budget. Rick Jordan agrees that we do not know what the City's financial position is at this time. Robert Maiocco said he watched the hearing and the School budget was passed and he believes the city's budget will be passed by the city council tonight. If it passes, tonight will we be paid the appropriation? Mark Minervini responded that he spoke with Aleesha Nunley-Benjamin and she said if the budget passes, the Board will receive the appropriation – if it's 1/12<sup>th</sup> budget we will receive 1/12<sup>th</sup> of the appropriation or if the entire budget is passed, we will receive the entire appropriation. Aleesha believes the budget will pass and we will receive the full appropriation this month. Patrick Ripley asked if the whole budget is passed or 1/12<sup>th</sup> will we receive the amount that will be passed and if the appropriation is paid late, Dan Sherman said this will affect the interest on the appropriation. Mark Minervini respond that if the delay is a onetime occurrence, it's not an issue but if it's the case every year, then Dan will need to adjust the funding schedule. Rick Jordan stated that in the past we would receive the appropriation in August. However we need to discuss this with Aleesha to see what the City's stance is on the actuary options and discount rate. Rick Jordan suggest that the Board table this issue until the Auditor is available. Robert Maiocco motion to table this discussion until Aleesha Nunley-Benjamin is available. Motion second by Patrick Ripley.

Roll Call Vote:

Patrick Ripley: "YES"

Robert Maiocco: "YES",

James Vieira: said he does not feel comfortable not having more information, but he will go along with the vote. Because Aleesha is not here, I don't feel we got a good explanation and we are making a motion on a situation that we cannot decide.

"YES"

Aleesha Nunley-Benjamin: ABSENT

Rick Jordan: "YES"

Patrick Ripley said he believes that when we tabled this originally, we said we will monitor the situation very closely while it's being tabled.

Patrick Ripley motions that the Board continue to closely monitor this situation while tabled and that the Board is taking this situation very seriously. Robert Maiocco on the motion, if Aleesha doesn't make it to the meeting today, he asked that Mark Minervini get in touch with her and let the Board know the status of the budget and funding and ask when the appropriation will be received if the budget is approved.

Motion second by James Vieira. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"



104

Rick Jordan stated that the Board still needs to decide on lowering the assumed rate of return and the actuary options. These are two important issues and Aleesha should be involved. We really cannot decide without her and the Board does not know the City's position. Should we ask for a meeting with the Administration to address the Board and explain their position or are we comfortable to wait for Aleesha and vote on the funding schedule? If we stay with the current funding schedule, the city's appropriation will increase and changing the funding schedule and reducing the assumed rate of return impacts the city's ability to pay the appropriation. Patrick Ripley said we been talking about this for a couple of months and we don't have the information to make a decision and I do not have a problem having the City come in and tell us their plan, we did a lot of work and are in a good position because of our hard work over the years. We will do what we can to help but will not give-up everything we earned for the members over the last 15 years. Rick Jordan said he agrees. Rick Jordan asked do we want to deal with Aleesha without the city or have the Administration come in and let us know their situation. James Vieira feels that we temporarily tabled the decision to be fair with the city and that we don't have all the information we need to make a decision on the rate of return and actuary option. James Vieira suggests that prior to the next meeting, have the Administrator write a letter to the Mayor explaining the Board's issues and ask that we get an answer so we can make a decision. Robert Maiocco said he thinks this is a good idea and we cannot speculate. Rick Jordan said we need the information as soon as we can get it and that the Board is going to notify the Administration about the issues discussed.

James Vieira motions, that prior to the next meeting, have the Administrator write a letter to the Mayor explaining the Board's issues and ask that we get an answer so we can make a decision. Motion second by Patrick Ripley. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

#### **Robert Delafano Accidental Disability Retirement**

Robert Delafano Medical Panel Results have been Received and Uploaded to DropBox

Patrick Ripley informed the Board that he reviewed the medical panel results and all three doctors said yes.

Patrick Ripley motion to send the accidental disability retirement for Robert Delafano to PERAC for approval based on the medical panel results. Robert Maiocco asked what the next step is after the approval goes to PERAC. Patrick Ripley said the Board approves to send the disability to PERAC and PERAC approves or remands the disability application. Motion second by James Vieira. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

#### **8. New Business**

##### **New Members:**

<u>Name</u>	<u>Unit</u>	<u>Position</u>	<u>Date of Hire</u>	<u>FT/PT</u>
Michael Tyminski	MHA	Plumber	5/26/20	Full Time

Rick Jordan asked if Plumber is an approved position for membership? Mark Minervini replied that Michael Tyminski replaced the prior plumber who previously retired.

James Vieira rejoined the meeting.

Robert Maiocco motion to approve for Michael Tyminski as indicated above. On the motion, Patrick Ripley asked if this member a Plumber Inspector or Plumber? Rick Jordan replied that this is a Plumber position with the Housing Authority. Motion second by Patrick Ripley. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"



**New Retirees:**

<u>Name</u>	<u>Unit</u>	<u>Option</u>	<u>Retirement Date</u>
Jeanne, Glionna	SCH	Superannuation Option A	6/30/2020

Motion by James Vieira to approve Jeanne, Glionna Superannuation Option A retirement application with a retirement date of 6/30/2020. Motion second by Patrick Ripley. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

**Nancy Galante Applied for Section 101 Survivor Benefits**

Mrs. Galante is a survivor of Ernest Galante retired Firefighter who Retired on 1/29/1994 under Section 94B and died on 2/21/2020 from a cause unrelated to his accidental disability retirement.

Motion by Patrick Ripley to approve Nancy Galante's Section 101 retirement application as stated above. Motion second by Robert Maiocco. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

**Buybacks:**

Anne Annable

Kindergarten Aide

Date of Membership: 2/27/2012

Ms. Annable is buying back previous Kindergarten Aide service due to a payroll error. Ms. Annable was hired as a full-time Kindergarten Aide for the 2002/2003 school year and should have become a member at that time. Her date of membership will be backdated to 9/2/2002 when the buyback is fully paid. Corrections of errors interest (3%) is used in calculating the makeup cost.

**Corrections of Errors Interest Makeup (3% Interest) - 9/2/2002-2/26/2012 (8 years of service) Makeup Cost = \$13,549.47 and includes interest through 7/31/20. Membership Date backdated to 9/2/2002 when paid. Interest is added to unpaid balance annually during the 5-year payment period.**

In addition Ms. Annable would like to purchase service rendered in the system when she was not eligible for membership from 9/6/2000 to 7/30/2002.

**Makeup Actuarial Interest (7.5%) – Purchasing 1 year of part-time service from 9/6/2000 to 7/30/2002. Makeup Cost = \$3,967.74 and includes interest through 7/31/20. Buyback Interest is added to unpaid balance annually during the 5-year payment period.**

Motion by Robert Maiocco to approve buybacks for Anne Annable. Motion second by James Vieira. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

Tamar Siegel

Assistant Children's Librarian.

Date of Membership: 10/31/2019

Purchasing 1 year, 8 months of part-time service from 7/9/2016 – 10/31/2019

Interest: Buyback Interest 3.75%

Buyback cost is \$4,238.78 and includes interest through 7/31/2020

Buyback Interest is added to unpaid balance annually during the 5-year payment period.

Motion by James Vieira to approve buyback for Tamar Siegel. Motion second by Robert Maiocco. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

Judith Nudelman

Reference and Information Services Librarian



Date of Membership: 10/31/2019

Purchasing 1 year, 9 months of part-time service from 10/29/2016-10/31/2019

Interest: Buyback Interest 3.75%

Buyback cost is \$6,248.92 and includes interest through 7/31/2020

Buyback Interest is added to unpaid balance annually during the 5-year payment period.

Motion by James Vieira to approve buyback for Judith Nudelman. Motion second by Patrick Ripley. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

Margaret Helme

Library Circulation Assistant

Date of Membership: 10/31/2019

Purchasing 4 years, 5 months of part-time service from 11/16/2013-10/31/2019

Interest: Buyback Interest 3.75%

Buyback cost is \$11,663.22 and includes interest through 7/31/2020

Buyback Interest is added to unpaid balance annually during the 5-year payment period.

Motion by Patrick Ripley to approve buyback for Margaret Helme. Motion second by James Vieira. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

Peter Hansen

Library Circulation Assistant

Date of Membership: 10/31/2019

Purchasing 11 months of part-time service from 7/15/2017-10/31/2019

Interest: Buyback Interest 3.75%

Buyback cost is \$2,475.39 and includes interest through 7/31/2020

Buyback Interest is added to unpaid balance annually during the 5-year payment period.

Motion by Robert Maiocco to approve buyback for Peter Hansen. Motion second by Patrick Ripley. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

John Hoff

Library Circulation Assistant

Date of Membership: 10/31/2019

Purchasing 3 years, 7 months of part-time service from 5/17/2014-10/31/2019

Interest: Buyback Interest 3.75%

Buyback cost is \$9,530.23 and includes interest through 7/31/2020

Buyback Interest is added to unpaid balance annually during the 5-year payment period.

Motion by Patrick Ripley to approve buyback for John Hoff. Motion second by Robert Maiocco. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

10:45am Scott Driscoll and Marisa called back into the meeting and referenced their presentation dated June 30, 2020. Mr. Driscoll reviewed market performance as of May 31, 2020. The SP500 YTD is down 5% and was down as much as 30% indicating there has been a rebound in US equities. Robert Maiocco asked Scott Driscoll when do you anticipate the market will focus on the presidential election? Scott responded he anticipates August-September and an increase in COVID-19 could also impact the markets. Marisa Gorman reviewed the fund performance as of May 31, 2020 indicating that the fund balance was \$189.3M, up 2.7% for the month and total equity was up 4.5%. Ashmore was up 8.1% for the month recouping previous losses. Marisa reviewed the 1 month, YTD 1,3,5,7, and 10 yr. return of the managers. Marisa Gorman will send the estimated June performance to Mark Minervini tomorrow. Scott Driscoll asked that Mark Minervini keep him informed of



the appropriation status and will put together a rebalancing plan and hold 3 months in cash like previously. James Vieira asked how long do we need to watch City of London? Scott Driscoll answered that we haven't been invested in the strategy for very long and that City of London acquired Karpus to get more US exposure. This is a positive and the management team hasn't changed. James Vieira asked No change in personnel? Scott Driscoll said no change that has been released. NEPC left the meeting.

9. Executive Session

**Involuntary Superannuation Retirement for Stephen McAweeney**

Submitted by Chief Frank Giliberti, Jr. Mr. McAweeney's request for a hearing has been received in the retirement office on 5/19/20. The hearing is scheduled for 7/30/20 at 11:00am at City Hall.

Patrick Ripley motion to go into executive session to discuss Stephen McAweeney's involuntary retirement. Motion second by James Vieira. Roll Call Vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

10. Adjournment

Next meeting scheduled for 7/30/2020 at 9:30am in Medford City Hall, Council Chambers

James Vieira motioned to adjourn meeting. Motion second by Robert Maiocco.

Roll call vote: Patrick Ripley: "YES", Robert Maiocco: "YES", James Vieira: "YES", Aleesha Nunley-Benjamin: ABSENT, Rick Jordan: "YES"

A true Record by: Mark Minervini On 6-30-2020

Rick Jordan Rick Jordan Chairman Aleesha Nunley Benjamin ABSENT Ex-Officio

James Vieira James Vieira Patrick H. Ripley Patrick H. Ripley

Robert Maiocco Robert Maiocco