

Sue Onorato

From: Sue Onorato
Sent: Wednesday, November 3, 2021 4:01 PM
To: Jaimie Wood (jwood@tabernaclerescue.org); George Jackson III
Subject: internal 1/4ly reports

Can you please provide the information needed per agreement and projected cost as of yearend by Friday (11/5/12)?

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
609-268-2701 fax

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Sue Onorato

From: Jamie Wood <jwood@tabernaclerescue.org>
Sent: Wednesday, November 3, 2021 4:26 PM
To: Sue Onorato; George Jackson III
Subject: Re: internal 1/4ly reports

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact IT Department

I have emailed the billing company and requested the information by Friday. I will send it to you right away.

Thanks

Jamie

From: Sue Onorato <SONorato@shamong.net>
Sent: Wednesday, November 3, 2021 4:00 PM
To: Jamie Wood <jwood@tabernaclerescue.org>; George Jackson III <gjacksonIII@tabernaclerescue.org>
Subject: internal 1/4ly reports

Can you please provide the information needed per agreement and projected cost as of yearend by Friday (11/5/12)?

Susan D. Onorato, RMC/CMR
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Sue Onorato

From: Jamie Wood <jwood@tabernaclerescue.org>
Sent: Friday, November 5, 2021 9:41 AM
To: Sue Onorato
Subject: Write off amounts
Attachments: shamong write off.pdf

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Sue, please find attached, the write off amounts for your residents from April until 10/31/2021. These are for co-pays, deductibles and uninsured.

Have a great day

Jamie

C/A Journal by Date Range

11/4/2021

SHAMONG

Date Range 11/1/2020 - 10/31/2021

Account Number	Date	Time	Pat	Dr	Cr	Debit	Credit
4897	4/22/2021	7:40:24 AM	PAT-001263	C8	C SHAMONG	\$75.00	
4898	4/22/2021	7:40:42 AM	PAT-003506	C8	C SHAMONG	\$75.00	
4899	4/22/2021	7:42:31 AM	PAT-003514	C8	C SHAMONG	\$75.00	
4906	4/26/2021	1:05:12 PM	PAT-003210	C8	C SHAMONG	\$75.00	
4914	4/28/2021	12:52:57 PM	PAT-003491	C8	C SHAMONG	\$250.00	
4917	4/29/2021	6:18:23 AM	PAT-003480	C8	C SHAMONG	\$75.00	
4918	4/29/2021	7:16:35 AM	PAT-003534	C8	C SHAMONG	\$75.00	
4919	4/29/2021	8:37:04 AM	PAT-003542	C8	C SHAMONG	\$75.00	
4943	5/10/2021	1:27:35 PM	PAT-003525	C8	C SHAMONG	\$79.37	
4949	5/11/2021	9:42:26 AM	PAT-003565	C8	C SHAMONG	\$75.00	
4956	5/18/2021	12:29:22 PM	PAT-001138	C8	C SHAMONG	\$49.31	
4969	5/20/2021	6:30:28 AM	PAT-002500	C8	C SHAMONG	\$870.80	
4979	5/25/2021	2:00:58 PM	PAT-003551	C8	C SHAMONG	\$508.34	
4988	5/26/2021	1:49:06 PM	PAT-003546	C8	C SHAMONG	\$63.34	
4989	5/27/2021	9:18:30 AM	PAT-002005	C8	C SHAMONG	\$75.00	
5002	6/9/2021	9:25:30 AM	PAT-003608	C8	C SHAMONG	\$75.00	
5003	6/9/2021	10:01:19 AM	PAT-003618	C8	C SHAMONG	\$75.00	
5010	6/9/2021	2:00:00 PM	PAT-003579	C8	C SHAMONG	\$82.60	
5031	6/16/2021	6:35:19 AM	PAT-003584	C8	C SHAMONG	\$75.00	
5033	6/16/2021	7:31:26 AM	PAT-003422	C8	C SHAMONG	\$300.00	
5036	6/16/2021	10:49:12 AM	PAT-003548	C8	C SHAMONG	\$75.00	
5044	6/21/2021	2:01:35 PM	PAT-003518	C8	C SHAMONG	\$75.00	
5062	6/23/2021	11:23:05 AM	PAT-003604	C8	C SHAMONG	\$147.85	
5065	6/24/2021	9:55:36 AM	PAT-003612	C8	C SHAMONG	\$225.00	
5066	6/25/2021	8:15:45 AM	PAT-003651	C8	C SHAMONG	\$75.00	
5068	6/28/2021	1:01:31 PM	PAT-003639	C8	C SHAMONG	\$82.88	
5077	7/1/2021	8:04:23 AM	PAT-003257	C8	C SHAMONG	\$111.63	
5086	7/6/2021	11:35:24 AM	PAT-003651	C8	C SHAMONG	\$75.00	
5098	7/8/2021	1:32:29 PM	PAT-003647	C8	C SHAMONG	\$150.00	
5101	7/8/2021	1:34:51 PM	PAT-003639	C8	C SHAMONG	\$56.20	
5116	7/12/2021	12:35:03 PM	PAT-003661	C8	C SHAMONG	\$250.00	
5126	7/14/2021	12:35:14 PM	PAT-003581	C8	C SHAMONG	\$260.04	
5127	7/19/2021	7:21:13 AM	PAT-002578	C8	C SHAMONG	\$840.00	
5132	7/20/2021	1:25:21 PM	PAT-001138	C8	C SHAMONG	\$52.36	
5138	7/20/2021	1:29:51 PM	PAT-003673	C8	C SHAMONG	\$871.68	
5141	7/20/2021	1:36:11 PM	PAT-003671	C8	C SHAMONG	\$126.21	
5176	7/28/2021	8:45:28 AM	PAT-003612	C8	C SHAMONG	\$225.00	
5181	7/29/2021	7:30:09 AM	PAT-003705	C8	C SHAMONG	\$75.00	
5185	7/30/2021	7:23:12 AM	PAT-003697	C8	C SHAMONG	\$280.00	
5193	8/2/2021	2:09:41 PM	PAT-003657	C8	C SHAMONG	\$549.21	
5200	8/5/2021	12:54:24 PM	PAT-003708	C8	C SHAMONG	\$290.00	
5203	8/5/2021	12:55:49 PM	PAT-003647	C8	C SHAMONG	\$150.00	
5220	8/12/2021	11:00:03 AM	PAT-003732	C8	C SHAMONG	\$75.00	
5242	8/25/2021	10:24:26 AM	PAT-001483	C8	C SHAMONG	\$300.00	
5258	9/8/2021	7:15:27 AM	PAT-003788	C8	C SHAMONG	\$75.00	

5259	9/8/2021 7:29:55 AM	PAT-003790	C8	C SHAMONG	\$75.00
5290	9/17/2021 10:25:19 AM	PAT-003746	C8	C SHAMONG	\$300.00
5302	9/17/2021 10:37:21 AM	PAT-003740	C8	C SHAMONG	\$164.09
5305	9/17/2021 10:42:52 AM	PAT-003727	C8	C SHAMONG	\$253.47
5315	9/24/2021 8:26:25 AM	PAT-003798	C8	C SHAMONG	\$53.89
5320	9/24/2021 8:29:53 AM	PAT-003772	C8	C SHAMONG	\$71.08
5324	9/24/2021 8:36:49 AM	PAT-003556	C8	C SHAMONG	\$15.00
5333	9/27/2021 7:34:15 AM	PAT-002578	C8	C SHAMONG	\$840.00
5334	9/27/2021 7:34:58 AM	PAT-002578	C8	C SHAMONG	\$840.00
5335	9/27/2021 7:35:34 AM	PAT-002578	C8	C SHAMONG	\$840.00
5348	9/29/2021 8:26:00 AM	PAT-003777	C8	C SHAMONG	\$129.45
5352	9/30/2021 11:48:41 AM	PAT-003830	C8	C SHAMONG	\$75.00
5383	10/13/2021 8:13:36 AM	PAT-003822	C8	C SHAMONG	\$827.40
5400	10/20/2021 10:24:45 AM	PAT-003864	C8	C SHAMONG	\$75.00
5402	10/21/2021 6:39:24 AM	PAT-003684	C8	C SHAMONG	\$854.00
5431	10/28/2021 9:47:26 AM	PAT-003862	C8	C SHAMONG	\$280.00
					\$14,290.20

Sue Onorato

From: Sue Onorato
Sent: Wednesday, November 10, 2021 8:26 AM
To: Jaimie Wood (jwood@tabernaclerescue.org)
Cc: Joanne Robertson
Subject: Shamong Twp End of year holiday dinner

Good Morning!

Please extend the invitation below to Shamong Residents who are serving through TRS as well as yourself and Cuyler Vena.

- Dave Taylor
- Bill Kratch
- Keith Egan
- Ron Fedor
- Bethe Harvie
- Aaron Morrison

The Township Committee is pleased to invite you to the Shamong Township's Annual End-of-Year Holiday/Volunteer Recognition Dinner in appreciation of your service and volunteerism. (Please note that due to budgetary restraints, spouses are not included.)

Advising this year's dinner will be held on **Thursday, December 2nd, 2021, at the Pic-A-Lilli Inn (866 Route 206) beginning at 6:00 p.m.**

Please RSVP (yes or no) with your dinner choice by e-mail ASAP (by Monday, November 22nd at latest):
jrobertson@shamong.net.

- Chicken Parmesan with Linguine
- Crab Cake Dinner w/ Baked Potato (choice of cocktail/tartar sauce)
- Cider Glazed Pork Chop w/ Mashed Potatoes & Seasonal Veggie

Apple-Cranberry Crisp for Dessert and Non-Alcoholic Beverages Included.

Regards,

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
609-268-2701 fax

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Sue Onorato

From: Jamie Wood <jwood@tabernaclerescue.org>
Sent: Wednesday, November 10, 2021 3:19 PM
Subject: EMS Resolution
Attachments: 2021-17 - EMS as an Essential Service.docx

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact IT Department

Good afternoon,

Attached you will find the resolution for EMS to become essential workers. We still have a long way to go but at least we are moving forward.

Please see if your mayor or committee would be interested in supporting this resolution. We need as many people as possible to push this forward. This will be presented on Tuesday at the luncheon and then discussed at their business meeting on Thursday.

Please let me know your thoughts and if someone wants their mayor to second the motion.

Thanks, I am very glad EMS is standing up and ensuring the safety and well-being of all those we serve.

Jamie

--
Jamie Wood, Chief

P: (609) 261-1828

F: (609) 261-0423



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New Jersey State League of Municipalities Conference Resolution No. 2021-17

**Resolution Urging the New Jersey Legislature to Create Legislation that Would Establish
Emergency Medical Services as Essential Government Services**

WHEREAS, the State designates police, fire, and sanitation as essential government services, affording residents and visitors the right to a timely response by law enforcement, who will address an issue relating to public safety and respond; as well as the right to receive fire prevention and suppression services; and the right to a clean community through sanitation services; and

WHEREAS, despite being an integral part of public health and safety, providing education, lifesaving skills, and transportation, when needed, Emergency Medical Services (EMS) is not an essential government service in the State of New Jersey; and,

WHEREAS, due to this oversight, municipalities are not legally mandated to afford their citizens and visitors with a licensed ambulance with certified Emergency Medical Technicians when a medical emergency arises; and

WHEREAS, a review of call volume reports in major municipalities reveals that individuals who live, work and play in New Jersey are significantly more likely to need Emergency Medical Services than Fire Department services due to the rapidly increasing EMS call volumes that have exceeded pace with the fire service in recent years; and

WHEREAS, while fire and police agencies receive new fire trucks and patrol cars as well as up-to-date equipment, EMS agencies struggle with funding, dated equipment, and unmet demand for personal protective equipment for their employees; and

WHEREAS, these issues have been exacerbated by the escalating levels of infectious disease entering the country; as the State has seen with SARS, Ebola, and, most recently the Coronavirus pandemic, EMS agencies have been forced to adapt to changing circumstances despite being short-handed; and

WHEREAS, when staffing has fallen short, many municipalities have been left scrambling to afford some level of emergency medical service for its citizens; and

WHEREAS, a legislative finding that EMS is an essential government service, coupled with the same statutory scheme found for both fire departments under N.J.S.A. 40A:14-7 et. seq. and law enforcement agencies under N.J.S.A. 40A:14-106 et. seq., will correct the present inequities between public safety agencies and otherwise ensure that those who live, work, and play in New Jersey receive equal access to emergency medical care.

NOW, THEREFORE, BE IT RESOLVED, the League of Municipalities, in conference assembled, urges Governor Murphy and the Legislature to seek to create legislation that would provide funding for, and establish Emergency Medical Services as Essential Government Services; and

BE IT FURTHER RESOLVED, that copies of this resolution be forwarded to the members of the New Jersey General Assembly and the State Senate, the New Jersey Commissioner of Health, the Lieutenant Governor and the Governor of the State of New Jersey.

Sponsors

DRAFT

Sue Onorato

From: Sue Onorato
Sent: Thursday, November 18, 2021 3:09 PM
To: Jaimie Wood (jwood@tabernaclerescue.org)
Subject: FW: EMS Resolution
Attachments: 2021-17 - EMS as an Essential Service.docx

Was this resolution approved by NJLM?

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
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Thanks, I am very glad EMS is standing up and ensuring the safety and well-being of all those we serve.

Jamie

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P: (609) 261-1828

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Sue Onorato

From: Jamie Wood <jwood@tabernaclerescue.org>
Sent: Thursday, November 18, 2021 4:53 PM
To: Sue Onorato
Subject: Re: EMS Resolution
Attachments: ~WRD0729.jpg; 2021-17 - EMS as an Essential Service.docx

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Just got the word it was approved at the business meeting.

Sent from my iPhone

On Nov 18, 2021, at 3:08 PM, Sue Onorato <SONorato@shamong.net> wrote:

Was this resolution approved by NJLM?

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
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Shamong, NJ 08088
609-268-2377 ext. 301
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Sue Onorato

From: Sue Onorato
Sent: Sunday, January 23, 2022 3:07 PM
To: Jaimie Wood (jwood@tabernaclerescue.org)
Subject: FW: 2021 volunteer list(Secure)
Attachments: Shamong Township CR33516.pdf; NEW LOSAP WORKSHEET 2021 8-17-21FINAL.pdf; LOSAP Enrollment Kit 2021.pdf; MF Investment Pryamid.PDF

Please verify all Shamong Residents who are actively serving our community via TRS and verify their hours served and award for 2021 to insure everyone gets what they have earned.

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
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From: Gordon, Anne L. <Anne.Gordon@lfg.com>
Sent: Friday, January 21, 2022 6:54 PM
To: Sue Onorato <SONorato@shamong.net>
Subject: RE: 2021 volunteer list(Secure)

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact IT Department

This message was sent securely using Zix®

Sue –
Enclosed you will find your list of current LOSAP participants. If you would like to receive this spreadsheet electronically, please e-mail the request to Anne.Gordon@lfg.com.

Please distribute this spreadsheet to your LOSAP coordinator(s) so that they may use it to indicate the contribution for **each** individual who qualified in 2021. Please specify the contribution amount each participant is entitled to on the enclosed list.

For any **NEW QUALIFIERS** who have not yet enrolled:

- Have each new qualifier complete an application.
- Please add their names to the spreadsheet, along with their contribution amount
- We cannot accept funds for participants who have not completed an application.

Return this completed spreadsheet to our office via mail, fax or e-mail. New applications must be mailed to the Paramus office. Our office will revise the spreadsheet, with your changes and return for your approval.

When you are ready to remit, please sign the revised spreadsheet and return (mail, fax or e-mail) to our office in Paramus. At which time we will send you a "Contribution Records Sent Receipt" so that you can send BOTH the check and this form to our home office. The receipt MUST accompany the check or the check will be returned to your agency.

As always please feel free to contact our office if you have any questions....

CRN-3886288-102621

From: Sue Onorato <SONorato@shamong.net>
Sent: Friday, January 21, 2022 7:43 AM
To: Gordon, Anne L. <Anne.Gordon@lfg.com>
Subject: 2021 volunteer list

This email is from an external source. Only open links and attachments from a Trusted Sender.

Anne,
Can you please provide the current list of volunteers you have for our LOSAP program?

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
609-268-2701 fax

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SHAMONG TOWNSHIP LOSAP 2021

[illegible]

Just 4 digits of
social Security #
redacted.

LOSAP NEW ACCOUNT WORKSHEET

APPLICANT INFORMATION

Name:

Primary Phone:

Secondary Phone:

Current address:

Birthdate:

City:

State:

Zip Code:

Gender:

Married Single Divorced
Widowed (Please select one)

SS#

Email:

VOLUNTEER AGENCY

Volunteer Agency Name:

BENEFICIARY INFORMATION

Primary Name:

DOB:

Relationship:

Primary Name:

DOB:

Relationship:

Contingent Name:

DOB:

Relationship:

Contingent Name:

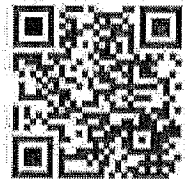
DOB:

Relationship:

PERSONAL INVESTMENT OBJECTIVES/ALLOCATIONS: Individual Funds (by Percentages, must total 100%)

Percent (%)		
%		*** Please note if left blank a default Investment will be made of 50% Interest Adjusted Fixed Account and 50% VIT Equity 500 Index. Participants can always reallocate after account is funded.
%		
%		
%		
%		

If you have any questions – please use scan code with mobile device.



Bruce Linger is a registered representative of Lincoln Financial Advisors. Securities and advisory services offered through Lincoln Financial Advisors Corp., a broker/dealer and registered investment advisor. Insurance offered through Lincoln affiliates and other fine companies. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Privacy Disclosure

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LFS-3093046-051920

CRN-3715257-081221

Beneficiary information (cont.)

☐ Primary ☐ Secondary Name (first, MI, last, suffix) _____

Relationship _____ Percentage _____ % Email address _____

Address _____ City _____ State _____ Zip _____

Home phone no. _____ SSN _____ Date of birth _____

Signatures

By signing below, you understand and agree to the selections or changes you have made.

Residents of all states except Alabama, Arkansas, Colorado, District of Columbia, Florida, Kentucky, Louisiana, Maine, Maryland, New Jersey, New Mexico, New York, Ohio, Oklahoma, Pennsylvania, Rhode Island, Tennessee and Washington, please note: Any person who knowingly, and with intent to defraud any insurance company or other person, files or submits an application or statement of claim containing any materially false or deceptive information, or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties.

For Arkansas, Colorado, Kentucky, Louisiana, Maine, New Mexico, Ohio, Rhode Island, Tennessee residents only: Any person who, knowingly and with intent to injure, defraud or deceive any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties, fines, imprisonment, or a denial of insurance benefits.

For Alabama residents only: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

For District of Columbia residents only: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

For Florida and New Jersey residents only: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

For Maryland residents only: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For New York residents only: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

For Oklahoma and Pennsylvania residents only: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

For Washington residents only: Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.

For residents of Delaware: In compliance with The Civil Union and Equality Act, effective January 1, 2012, under all of Lincoln Insurance contracts, certificates and riders covering Delaware residents, any benefit, coverage or right, governed by Delaware state law, provided to a person considered a spouse by marriage will also be provided to a party to a civil union and any benefit, coverage or right, governed by Delaware state law, provided to a child of a marriage will also be provided to a child of a civil union.

For residents of Illinois: The terms and requirements of the Illinois Religious Freedom Protection and Civil Union Act were incorporated into existing Illinois law, including the Illinois Insurance Code. Therefore, beginning June 1, 2011 all contracts of insurance, including renewals and existing contracts comply with that Act.

Participant's name (print/type) _____

Participant's signature _____

Date _____

Employer/plan administrator's name (print/type) _____

Employer/plan administrator's signature _____

Date _____

Financial Professional's name (print/type) Bruce D. Linger

Address 61 S. Paramus Street 4th Floor

City Paramus

State NJ

Zip 07652

Servicing Office

The Lincoln National Life Insurance Company

PO Box 2340

Fort Wayne, IN 46801-2340

Telephone number: 800-4LINCOLN OR 800-454-6265

Fax number: 260-455-1874

Multi-Fund® variable annuity is issued on contract form numbers 18829, 18831, 25982, 28645, 30070-B and state variations and Lincoln Life Group Fixed Annuity on contract form numbers 19346, 26378 and state variations by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., Radnor, PA, a broker-dealer. **Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Product and features subject to state availability. Limitations and exclusions may apply.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

PAD-1023069-092914

RPS21388-MF9

LZR

Page 2 of 2

6/20

11. Agreement and signatures - You agree that:

All statements made in this application are true to the best of your knowledge and belief, and you agree to all terms and conditions as shown. You acknowledge receipt of current prospectuses for *Multi-Fund® Select* and verify your understanding that **all payments and values provided by the contract, when based on investment experience of the funds in the series, are variable and not guaranteed as to dollar amount.** You understand that all payments and values based on the fixed account are subject to an interest adjustment formula that may increase or decrease the value of any transfer, partial surrender, or full surrender from the fixed account made prior to the end of a guaranteed period. Under penalty of perjury, the contractowner(s) certifies that the social security (or taxpayer identification) number(s) is correct as it appears in this application.

The following statements applies only to 403(b) contracts

- You agree to abide by the distribution rules as described in IRC section 403(b)(11). This code section prohibits the distribution of salary reduction elective deferrals made after 12/31/88 and earnings from 403(b) contracts except in the following events: attainment of age 59½; separation from service; death of the annuitant; disability of the annuitant as defined in IRC section 72(m)(7); or financial hardship. If claiming financial hardship, you may not withdraw earnings on elective deferrals.
- If you are not 100% vested in the employer contributions and earnings attributable to employer contributions held in the contract and you separate from service, the non-vested account balance will be forfeited.

Annuitant name (print/type) _____

Annuitant signature _____

Date _____

Signed at (city/state) _____

Contractowner name (print/type) _____

Contractowner signature
(only if employer owned) _____

Date _____

Signed at (city/state) _____

For ERISA plan only:

Spousal or civil union partner consent - If nonspouse beneficiary(ies) is named as primary beneficiary(ies)

☐ Check here if you are a participant and do not have a living spouse or civil union partner.

I am the spouse or civil union partner of the participant named above. I hereby consent to the above designation of beneficiary. I understand that if anyone other than me is designated as primary beneficiary on this form, I am waiving any rights I may have to receive benefits under the plan when my spouse or civil union partner dies.

Spouse/civil union partner signature (if required) _____

Date _____

Witness signature

(Plan administrator or notary public) _____

Date _____

Notary's commission expires _____ (mm, dd, year)

LOSAP NEW ACCOUNT WORKSHEET

APPLICANT INFORMATION

Name:

Primary Phone:

Secondary Phone:

Current address:

Birthdate:

City:

State:

Zip Code:

Gender:

Married Single Divorced
Widowed *(Please select one)*

SS#

Email:

VOLUNTEER AGENCY

Volunteer Agency Name:

BENEFICIARY INFORMATION

Primary Name:

DOB:

Relationship:

Primary Name:

DOB:

Relationship:

Contingent Name:

DOB:

Relationship:

Contingent Name:

DOB:

Relationship:

PERSONAL INVESTMENT OBJECTIVES/ALLOCATIONS: Individual Funds (by Percentages, must total 100%)

Percent (%)

%

%

%

%

%

*** Please note if left blank a default Investment will be made of 50% Interest Adjusted Fixed Account and 50% VIT Equity 500 Index. Participants can always reallocate after account is funded.

If you have any questions – please use scan code with mobile device.

Bruce Linger is a registered representative of Lincoln Financial Advisors. Securities and advisory services offered through Lincoln Financial Advisors Corp., a broker/dealer and registered investment advisor. Insurance offered through Lincoln affiliates and other fine companies. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Privacy Disclosure

Lincoln Financial Advisors Corp. agrees that it will only use this confidential information to prepare its financial planning recommendations, and, without express written authorization, will not disclose this information to persons other than those preparing the plan except as such disclosures may be necessary or appropriate to regulatory agencies having jurisdiction over Lincoln Financial Advisors Corp. and its representatives, and pursuant to judicial process.

LFS-3093046-051920

CRN-3715257-081221



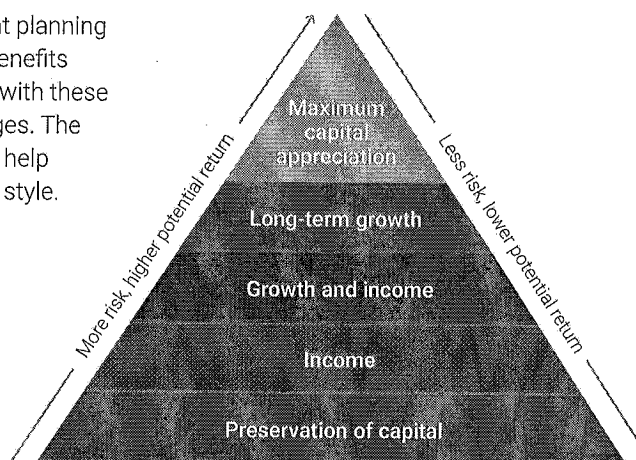
Multi-Fund® investment options

Risk pyramid and investment style categories

Multi-Fund is a variable annuity, which is a long-term retirement planning vehicle that can offer tax deferral, lifetime income and death benefits that may help you meet your financial needs and goals. Along with these benefits, variable annuities have limitations and expense charges. The risk pyramid and investment option categories are provided to help educate you so you can make choices that fit your investment style.

Risk pyramid

The risk pyramid illustrates the risk and potential return of each objective. As you move up to the highest level of the pyramid, investment options within each objective offer an increasing opportunity for higher returns. However, with greater return potential comes greater risk.



MAXIMUM CAPITAL APPRECIATION

AB VPS Global Thematic Growth ^{1,5}	LVIP Blended Mid Cap Managed Volatility ^{2,13,20,22}	LVIP SSGA Small-Cap Index ^{2,4}
Delaware VIP® Smid Cap Core ^{2,18}	LVIP SSGA Emerging Markets 100 ^{1,10}	LVIP T. Rowe Price Structured Mid-Cap Growth ²
LVIP Baron Growth Opportunities ²	LVIP SSGA International Managed Volatility ^{1,11,20,22}	

LONG-TERM GROWTH

American Funds Global Growth ¹	LVIP BlackRock Global Real Estate ^{1,5,9}	LVIP Mondrian International Value ¹
American Funds Growth	LVIP Delaware Social Awareness ¹⁸	LVIP SSGA International Index ^{1,4,16}
American Funds International ¹	LVIP Delaware Mid Cap Value Fund ^{2,18}	LVIP SSGA S&P 500 Index ^{4,12}
Delaware VIP® Small Cap Value ^{2,18}	LVIP Dimensional U.S. Core Equity ¹	LVIP Vanguard Domestic Equity ETF ^{11,14}
Fidelity® VIP Contrafund SM Portfolio	LVIP Franklin Templeton Global Equity Managed Volatility ^{1,20,22}	LVIP Vanguard International Equity ETF ^{1,11,14}
Fidelity® VIP Growth	LVIP JPMorgan Select Mid Cap Value Managed Volatility ^{2,13,20,22}	MFS® VIT Utilities ⁵
LVIP Blended Large Cap Growth Managed Volatility ^{13,20,22}		

GROWTH AND INCOME

American Funds Growth-Income
Delaware VIP® REIT ^{5,9,18}
Delaware VIP® Value ¹⁸
LVIP BlackRock Dividend Value Managed Volatility ^{20,22}

INCOME

Delaware VIP® Diversified Income ^{6,18}
Delaware VIP® High Yield ^{6,8,18}
LVIP BlackRock Inflation Protected Bond ⁶
LVIP Delaware Bond ^{2,18}
LVIP Delaware Diversified Floating Rate ^{17,18}
LVIP Global Income ^{1,6,13,22}
LVIP SSGA Bond Index ^{4,6}
PIMCO VIT Total Return ⁶

PRESERVATION OF CAPITAL

Fixed Account ²³
LVIP Government Money Market ^{3,22}

ASSET ALLOCATION*

BlackRock Global Allocation V.I. ^{1,7}	Fidelity® VIP Freedom 2055 Portfolio ^{SM 11,15**}	LVIP JPMorgan Retirement Income ^{7,18,22}
DWS Alternative Asset Allocation VIP ^{1,5,7,11,21}	Fidelity® VIP Freedom 2060 Portfolio ^{SM 11,15**}	LVIP SSGA Global Tactical Allocation Managed Volatility ^{1,7,11,13,20,22}
Fidelity® VIP Freedom 2020 Portfolio ^{SM 11,15}	LVIP BlackRock Advantage Allocation ^{7,18,22}	LVIP T. Rowe Price 2010 ^{11,15,22}
Fidelity® VIP Freedom 2025 Portfolio ^{SM 11,15}	LVIP Delaware Wealth Builder ^{7,18,22}	LVIP T. Rowe Price 2020 ^{11,15,22}
Fidelity® VIP Freedom 2030 Portfolio ^{SM 11,15}	LVIP Global Conservative Allocation Managed Risk ^{1,7,11,19,22}	LVIP T. Rowe Price 2030 ^{11,15,22}
Fidelity® VIP Freedom 2035 Portfolio ^{SM 11,15}	LVIP Global Growth Allocation Managed Risk ^{1,7,11,19,22}	LVIP T. Rowe Price 2040 ^{11,15,22}
Fidelity® VIP Freedom 2040 Portfolio ^{SM 11,15}	LVIP Global Moderate Allocation Managed Risk ^{1,7,11,19,22}	LVIP T. Rowe Price 2050 ^{11,15,22}
Fidelity® VIP Freedom 2045 Portfolio ^{SM 11,15}		LVIP T. Rowe Price 2060 ^{11,15,22}
Fidelity® VIP Freedom 2050 Portfolio ^{SM 11,15}		

*Asset allocation does not ensure a profit or protect against loss in a declining market.

Multi-Fund® investment options

This table provides information to help educate you so you can design a diversified investment allocation. Each investment option has been assigned a style category based on its investment focus and portfolio composition. Investment styles may change over time. Not all of the investment options within each style category may have the same characteristics, but this table may help educate you about how each investment option compares to the others available to you.

High quality, limited duration	High quality, moderate duration	High quality, extensive duration
Medium quality, limited duration	Medium quality, moderate duration	Medium quality, extensive duration
Low quality, limited duration	Low quality, moderate duration	Low quality, extensive duration

Fixed-income style categories

Credit quality

- **High:** High quality is a weighted average credit quality of "AA-" or higher.
- **Medium:** Medium quality is a weighted average credit quality less than "AA," but greater than or equal to "BBB-."
- **Low:** Low quality is a weighted average credit quality less than "BBB-."

Duration

- **Limited duration:** Limited-range maturity is generally up to 3½ years.
- **Moderate duration:** Moderate-range maturity is generally 3½ to 6 years.
- **Extensive duration:** Extensive-range maturity is generally longer than 6 years.

The style category reveals a fund's investment style as of the date noted on this report. For fixed income funds, the vertical axis shows the credit quality of the long bonds owned and the horizontal axis shows interest rate sensitivity as measured by a bond's effective duration.

Market capitalizations and credit quality are based on fund manager investment classifications. Generally, large-cap companies have market capitalization ranging from greater than \$5 billion to greater than \$9.1 billion, depending on fund manager investment classifications. Mid-cap companies have market capitalization ranging from between \$1 billion and \$5 billion to between \$1.3 billion and \$9.1 billion, depending on fund manager investment classifications. Small-cap companies have market capitalization ranging from less than \$1 billion to less than \$1.3 billion, depending on fund manager investment classifications. Short-range maturity is up to 3½ years. Intermediate-range maturity is 3½ years to 6 years. Long-range maturity is more than 6 years.

Large-cap value	Large-cap blend	Large-cap growth
Mid-cap value	Mid-cap blend	Mid-cap growth
Small-cap value	Small-cap blend	Small-cap growth

Equity style categories

Market caps

- **Large-cap:** Generally, companies with market capitalization ranging from more than \$5 billion to more than \$9.1 billion, depending on fund manager investment classifications.
- **Mid-cap:** Generally, companies with market capitalization ranging from between \$1 billion and \$5 billion to between \$1.3 billion and \$9.1 billion, depending on fund manager investment classifications.
- **Small-cap:** Generally, companies with market capitalization ranging from less than \$1 billion to less than \$1.3 billion, depending on fund manager investment classifications.

Investment style

- **Value:** A value orientation focuses on stocks that the manager thinks are currently under-valued and whose worth will eventually be recognized by the market. These managers are often referred to as price-driven investors because they focus on stocks with characteristics such as low price/earnings ratios and/or above-average dividend yields as indicators of value.
- **Blend:** A blend portfolio mixes the growth and value philosophies. This portfolio may contain growth stocks and value stocks, or it may contain stocks that exhibit both characteristics.
- **Growth:** A growth-oriented portfolio contains mostly stocks of companies that the portfolio manager believes have the potential to increase earnings faster than the rest of the market. These managers are generally willing to pay higher market multiples for anticipated superior growth rates and profitability. As a result, stocks in growth portfolios tend to have characteristics such as higher price/earnings ratios and generally pay few or no dividends.

Because *Multi-Fund®* variable annuity has multiple investment options from which to choose, you may customize your choices to fit your needs and change them when your needs change.

The style category reveals a fund's investment style as of the date noted on this report. For equity funds, the vertical axis shows the market capitalization of the long stocks owned and the horizontal axis shows investment style (value, blend, or growth).

Market capitalizations and credit quality are based on fund manager investment classifications. Generally, large-cap companies have market capitalization ranging from greater than \$5 billion to greater than \$9.1 billion, depending on fund manager investment classifications. Mid-cap companies have market capitalization ranging from between \$1 billion and \$5 billion to between \$1.3 billion and \$9.1 billion, depending on fund manager investment classifications. Small-cap companies have market capitalization ranging from less than \$1 billion to less than \$1.3 billion, depending on fund manager investment classifications. Short-range maturity is up to 3½ years. Intermediate-range maturity is 3½ years to 6 years. Long-range maturity is more than 6 years.

U.S. EQUITY OPTIONS			
	Value	Blend	Growth
Large-cap	Delaware VIP® Value ¹⁸ LVIP BlackRock Dividend Value Managed Volatility ^{20,22}	American Funds Growth-Income Fidelity® VIP Contrafund SM Portfolio LVIP Delaware Social Awareness ¹⁸ LVIP Dimensional U.S. Core Equity ¹ LVIP SSGA S&P 500 Index ^{4,12} LVIP Vanguard Domestic Equity ETF ^{11,14}	American Funds Growth Fidelity® VIP Growth LVIP Blended Large Cap Growth Managed Volatility ^{13,20,22}
Mid-cap	LVIP Delaware Mid Cap Value ^{2,18} LVIP JPMorgan Select Mid Cap Value Managed Volatility ^{2,13,20,22}	Delaware VIP® Smid Cap Core ^{2,18}	LVIP Baron Growth Opportunities ² LVIP Blended Mid Cap Managed Volatility ^{2,13,20,22} LVIP T. Rowe Price Structured Mid-Cap Growth ²
Small-cap	Delaware VIP® Small Cap Value ^{2,18}	LVIP SSGA Small-Cap Index ^{2,4}	
INTERNATIONAL/GLOBAL OPTIONS			
	Value	Blend	Growth
Large-cap	LVIP Mondrian International Value ¹ LVIP Franklin Templeton Global Equity Managed Volatility ^{1,20,22}	American Funds International ¹ LVIP SSGA International Index ^{1,4,16} LVIP SSGA International Managed Volatility ^{1,11,20,22} LVIP Vanguard International Equity ETF ^{1,11,14}	AB VPS Global Thematic Growth Portfolio ^{1,5} American Funds Global Growth ¹
Small/Mid-cap	LVIP SSGA Emerging Markets 100 ^{1,10}		
FIXED INCOME OPTIONS			
	Limited duration	Moderate duration	Extensive duration
High quality	Fixed Account ²³ LVIP Government Money Market ^{8,22}	LVIP Delaware Bond ^{2,18} LVIP Global Income ^{1,6,13,22} LVIP SSGA Bond Index ^{4,6}	LVIP BlackRock Inflation Protected Bond ⁶
Medium quality	LVIP Delaware Diversified Floating Rate ^{17,18}	Delaware VIP® Diversified Income ^{6,18} PIMCO VIT Total Return ⁶	
Low quality		Delaware VIP® High Yield ^{6,8,18}	
OTHER FUND OPTIONS			
Target-risk		Target-date	
LVIP BlackRock Advantage Allocation ^{7,18,22}		Fidelity® VIP Freedom 2020 Portfolio SM ^{11,15}	LVIP T. Rowe Price 2010 ^{11,15,22}
LVIP Delaware Wealth Builder ^{7,18,22}		Fidelity® VIP Freedom 2025 Portfolio SM ^{11,15}	LVIP T. Rowe Price 2020 ^{11,15,22}
LVIP Global Conservative Allocation Managed Risk ^{1,7,11,19,22}		Fidelity® VIP Freedom 2030 Portfolio SM ^{11,15}	LVIP T. Rowe Price 2030 ^{11,15,22}
LVIP Global Growth Allocation Managed Risk ^{1,7,11,19,22}		Fidelity® VIP Freedom 2035 Portfolio SM ^{11,15}	LVIP T. Rowe Price 2040 ^{11,15,22}
LVIP SSGA Global Tactical Allocation Managed Volatility ^{1,7,11,13,20,22}		Fidelity® VIP Freedom 2040 Portfolio SM ^{11,15}	LVIP T. Rowe Price 2050 ^{11,15,22}
		Fidelity® VIP Freedom 2045 Portfolio SM ^{11,15}	LVIP T. Rowe Price 2060 ^{11,15,22}
		Fidelity® VIP Freedom 2050 Portfolio SM ^{11,15}	
		Fidelity® VIP Freedom 2055 Portfolio SM ^{11,15**}	
		Fidelity® VIP Freedom 2060 Portfolio SM ^{11,15**}	
Specialty/Sector		Balanced	Alternative asset
Delaware VIP® REIT ^{5,9,18}		BlackRock Global Allocation V.I. ^{1,7}	DWS Alternative Asset Allocation VIP ^{1,5,7,11,21}
MFS® VIT Utilities ⁵			

Each fund has been assigned to a style category by Lincoln based on its investment focus and portfolio composition. The fund's portfolios are subject to change and may not always reflect the characteristics of the fund's assigned category.

- ¹ Investing internationally involves risks not associated with investing solely in the United States, such as currency fluctuation, political or regulatory risk, currency exchange rate changes, differences in accounting, and the limited availability of information.
- ² Funds that invest in small and/or midsize company stocks may be more volatile and involve greater risk, particularly in the short term, than those investing in larger, more established companies.
- ³ **You can lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share (or, for the LVIP Government Money Market Fund, at \$10.00 per share), it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.**
- ⁴ An index is unmanaged, and one cannot invest directly in an index. Indexes do not reflect the deduction of any fees.
- ⁵ Funds that target exposure to one region or industry may carry greater risk and higher volatility than more broadly diversified funds.
- ⁶ The return of principal in bond funds is not guaranteed. Bond funds have the same interest rate, inflation, credit, duration, prepayment and market risks that are associated with the underlying bonds owned by the fund or account.
- ⁷ Asset allocation does not ensure a profit or protect against loss in a declining market.
- ⁸ High-yield funds may invest in high-yield or lower rated fixed income securities (junk bonds) or mortgage-backed securities with exposure to subprime mortgages, which may experience higher volatility and increased risk of nonpayment or default.
- ⁹ A real estate investment trust (REIT) involves risks such as refinancing, economic conditions in the real estate industry, declines in property values, dependency on real estate management, changes in property taxes, changes in interest rates and other risks associated with a portfolio that concentrates its investments in one sector or geographic region.
- ¹⁰ Investing in emerging markets can be riskier than investing in well-established foreign markets. International investing involves special risks not found in domestic investing, including increased political, social and economic instability, all of which are magnified in emerging markets.
- ¹¹ Each fund is operated as a fund of funds that invests primarily in one or more other funds rather than in individual securities. A fund of this nature may be more expensive than other investment options because it has additional levels of expenses. From time to time, the fund's advisor may modify the asset allocation to the underlying funds and may add new funds. A fund's actual allocation may vary from the target strategic allocation at any point in time. Additionally, the fund's advisor may directly manage assets of the underlying funds for a variety of purposes.
- ¹² The Index to which this fund is managed is a product of S&P Dow Jones Indices LLC (SPDJI) and has been licensed for use by one or more of the portfolio's service providers (licensee). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC (S&P); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (Dow Jones); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the licensee. S&P®, S&P GSCI® and the Index are trademarks of S&P and have been licensed for use by SPDJI and its affiliates and sublicensed for certain purposes by the licensee. The Index is not owned, endorsed, or approved by or associated with any additional third party. The licensee's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, or their third party licensors, and none of such parties or their respective affiliates or third party licensors make any representation regarding the advisability of investing in such products, nor do they have any liability for any errors, omissions, or interruptions of the Index.
- ¹³ For those funds that employ a multimanager structure, the fund's advisor is responsible for overseeing the subadvisors. While the investment styles employed by the fund's subadvisors are intended to be complementary, they may not, in fact, be complementary. A multimanager approach may

result in more exposure to certain types of securities risks and in higher portfolio turnover.

- ¹⁴ Exchange-traded funds (ETFs) in this lineup are available through collective trusts or mutual funds. Investors cannot invest directly in an ETF.
- ¹⁵ The target date is the approximate date when investors plan to retire or start withdrawing their money. Some target-date funds make no changes in asset allocation after the target date is reached; other target-date funds continue to make asset allocation changes following the target date. (See the prospectus for the fund's allocation strategy.) The principal value is not guaranteed at any time, including at the target date. An asset allocation strategy doesn't guarantee performance or protect against investment losses. A "fund of funds" has an additional level of expensing.
- ¹⁶ The fund described herein is indexed to an MSCI® index. It is not sponsored, endorsed, or promoted by MSCI®, and MSCI® bears no liability with respect to any such fund or to an index on which a fund is based. The prospectus and statement of additional information contain a more detailed description of the limited relationship MSCI® has with Lincoln Investment Advisors Corporation and any related funds.
- ¹⁷ Floating rate funds should not be considered alternatives to CDs or money market funds and should not be considered as cash alternatives.
- ¹⁸ Investments in Delaware VIP Series, Delaware Funds, LVIP Delaware Funds or Lincoln Life accounts managed by Macquarie Investment Management Advisers, are not and will not be deposits with or liabilities of Macquarie Bank Limited ABN 46008 583 542 and its holding companies, including their subsidiaries or related companies, and are subject to investment risk, including possible delays in prepayment and loss of income and capital invested. No Macquarie Group company guarantees or will guarantee the performance of the series or funds or accounts, the repayment of capital from the series or funds or accounts, or any particular rate of return.
- Macquarie Investment Management (MIM) is the marketing name for certain companies comprising the asset management division of Macquarie Group. Investment products and advisory services are distributed and offered by and referred through affiliates, which include Delaware Management Company, Delaware Investments Fund Advisers, and Macquarie Investment Management Advisers (each a series of Macquarie Investment Management Business Trust, an SEC-registered investment advisor). Macquarie Group refers to Macquarie Group Limited and its subsidiaries and affiliates worldwide. Delaware Funds by Macquarie refers to certain investment solutions that MIM distributes, offers, refers or advises.
- ¹⁹ The fund's risk management strategy is not a guarantee, and the fund's shareholders may experience losses. The fund employs hedging strategies designed to provide downside protection during sharp downward movements in equity markets. The use of these hedging strategies may limit the upside participation of the fund in rising equity markets relative to other unhedged funds, and the effectiveness of such strategies may be impacted during periods of rapid or extreme market events.
- ²⁰ The fund's managed volatility strategy is not a guarantee, and the fund's shareholders may experience losses. The fund employs hedging strategies designed to reduce overall portfolio volatility. The use of these hedging strategies may limit the upside participation of the fund in rising equity markets relative to unhedged funds, and the effectiveness of such strategies may be impacted during periods of rapid or extreme market events.
- ²¹ Certain funds (sometimes called "alternative funds") expect to invest in (or may invest in some) positions that emphasize alternative investment strategies and/or nontraditional asset classes and, as a result, are subject to the risk factors of those asset classes and/or investment strategies. Some of those risks may include general economic risk, geopolitical risk, commodity-price volatility, counterparty and settlement risk, currency risk, derivatives risk, emerging markets risk, foreign securities risk, high-yield bond exposure, index investing risk, exchange-traded notes risk, industry concentration risk, leveraging risk, real estate investment risk, master limited partnership risk, master limited partnership tax risk, energy infrastructure companies risk, sector risk, short sale risk, direct investment risk, hard assets sector risk, active trading and "overlay" risks, event-driven investing risk, global macro strategies risk, temporary defensive positions and large cash positions. If you are considering investing in alternative investment funds, you should ensure

that you understand the complex investment strategies sometimes employed, and be prepared to tolerate the risks of such asset classes. For a complete list of risks, as well as a discussion of risk and investment strategies, please refer to the fund's prospectus. The fund may invest in derivatives, including futures, options, forwards and swaps. Investments in derivatives may cause the fund's losses to be greater than if it invested only in conventional securities and can cause the fund to be more volatile. Derivatives involve risks different from, or possibly greater than, the risks associated with other investments. The fund's use of derivatives may cause the fund's investment returns to be impacted by the performance of securities the fund does not own and may result in the fund's total investment exposure exceeding the value of its portfolio.

²² Subject to approval of the fund's board, Lincoln Investment Advisors Corporation (LIAC) has the right to engage or terminate a subadvisor at any time, without a shareholder vote, based on an exemptive order from the Securities and Exchange Commission. LIAC is responsible for overseeing all subadvisors for funds relying on this exemptive order.

²³ The Fixed Account is part of the general assets of The Lincoln National Life Insurance Company.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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LCN-3017701-033020

POD 5/20 Z26

Order code: MFE-PYRA-FL1102



THE LVIP MANAGED RISK FUNDS AND THE LVIP MANAGED VOLATILITY FUNDS ARE NOT GUARANTEED OR INSURED BY LINCOLN OR BY ANY OTHER INSURANCE COMPANY OR OTHER ENTITY. THE STRATEGIES USED BY THESE FUNDS ARE SEPARATE AND DISTINCT FROM ANY ANNUITY OR INSURANCE CONTRACT RIDERS OR FEATURES.

Variable annuities are sold by prospectus. Consider carefully the investment objectives, risks, charges and expenses of the variable annuity and its underlying investment options before investing. The prospectus contains this and other information about the variable annuity and its underlying investment options. A prospectus is available by calling 800-4LINCOLN (800-454-6265) or 800-341-0441. Carefully read it before investing.

Multi-Fund® variable annuities (contract numbers 18829, 18831, 25982, 28645, 28883, 30070-B, and state variations) are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, and distributed by Lincoln Financial Distributors, Inc., a broker-dealer. **The Lincoln National Life Insurance Company does not solicit business in the state of New York, nor is it authorized to do so. Contractual obligations are subject to the claims-paying ability of The Lincoln National Life Insurance Company.**

Some investment options may not be available in all states, and your employer may restrict the availability of some investment options. The investment return and principal value of an investment will fluctuate so that, when withdrawn from the contract, it may be worth more or less than the original cost. Not available in New York.

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Sue Onorato

From: Jamie Wood <jwood@tabernaclerescue.org>
Sent: Monday, January 24, 2022 10:49 AM
To: Sue Onorato; William Kratch
Subject: Re: 2021 volunteer list(Secure)

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact IT Department

Hi Sue,

Hope you are doing well. Bill will verify this for you. We do have 2 members that live in Shamong, Ron Fedor and Arron Morrison that are not on the list.

Thanks

Jamie

From: Sue Onorato <SONorato@shamong.net>
Sent: Sunday, January 23, 2022 3:06 PM
To: Jamie Wood <jwood@tabernaclerescue.org>
Subject: FW: 2021 volunteer list(Secure)

Please verify all Shamong Residents who are actively serving our community via TRS and verify their hours served and award for 2021 to insure everyone gets what they have earned.

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
609-268-2701 fax

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From: Gordon, Anne L. <Anne.Gordon@lfg.com>
Sent: Friday, January 21, 2022 6:54 PM
To: Sue Onorato <SONorato@shamong.net>
Subject: RE: 2021 volunteer list(Secure)

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact IT Department

Sue –

Enclosed you will find your list of current LOSAP participants. If you would like to receive this spreadsheet electronically, please e-mail the request to Anne.Gordon@lfg.com.

Please distribute this spreadsheet to your LOSAP coordinator(s) so that they may use it to indicate the contribution for **each** individual who qualified in 2021. Please specify the contribution amount each participant is entitled to on the enclosed list.

For any **NEW QUALIFIERS** who have not yet enrolled:

- Have each new qualifier complete an application.
- Please add their names to the spreadsheet, along with their contribution amount
- We cannot accept funds for participants who have not completed an application.

Return this completed spreadsheet to our office via mail, fax or e-mail. New applications must be mailed to the Paramus office. Our office will revise the spreadsheet, with your changes and return for your approval.

When you are ready to remit, please sign the revised spreadsheet and return (mail, fax or e-mail) to our office in Paramus. At which time we will send you a "Contribution Records Sent Receipt" so that you can send BOTH the check and this form to our home office. The receipt **MUST** accompany the check or the check will be returned to your agency.

As always please feel free to contact our office if you have any questions....

CRN-3886288-102621

From: Sue Onorato <SOnorato@shamong.net>

Sent: Friday, January 21, 2022 7:43 AM

To: Gordon, Anne L. <Anne.Gordon@lfg.com>

Subject: 2021 volunteer list

This email is from an external source. Only open links and attachments from a Trusted Sender.

Anne,

Can you please provide the current list of volunteers you have for our LOSAP program?

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
609-268-2701 fax

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This message was secured by Zix®.

Joanne Robertson

From: Joanne Robertson
Sent: Wednesday, January 26, 2022 9:12 AM
To: William Kratch
Subject: RE: SHAMONG TWP

No worries about the time... please stop by when convenient for you, thanks.

Regards,

Joanne Robertson, Deputy Clerk
Shamong Township
105 Willow Grove Road, Shamong, NJ 08088
609.268.2377 x304 / 609.268.2701 (fax)

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From: William Kratch <wkratch@tabernaclerescue.org>
Sent: Wednesday, January 26, 2022 9:02 AM
To: Joanne Robertson <JRobertson@shamong.net>; Jamie Wood <jwood@tabernaclerescue.org>; Cuyler Vena <cvena@tabernaclerescue.org>
Subject: RE: SHAMONG TWP

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I can stop by later in the morning. What time do you take lunch?

From: Joanne Robertson <JRobertson@shamong.net>
Sent: Wednesday, January 26, 2022 8:59 AM
To: Jamie Wood <jwood@tabernaclerescue.org>; Cuyler Vena <cvena@tabernaclerescue.org>; William Kratch <wkratch@tabernaclerescue.org>
Subject: RE: SHAMONG TWP

Appreciate the update ... would Cuyler or Bill reach out to me to advise if one of you could stop by today (before 3:30 PM) to sign off – appreciated.

Regards,

Joanne Robertson, Deputy Clerk
Shamong Township
105 Willow Grove Road, Shamong, NJ 08088
609.268.2377 x304 / 609.268.2701 (fax)

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From: Jamie Wood <jwood@tabernaclerescue.org>

Sent: Wednesday, January 26, 2022 8:35 AM

To: Joanne Robertson <JRobertson@shamong.net>; Cuyler Vena <cvena@tabernaclerescue.org>; William Kratch <wkratch@tabernaclerescue.org>

Subject: Re: SHAMONG TWP

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Hi Joanne,

Cuyler or Bill can sign the paperwork. They are the president and Vice President. I have ccd them on this email.

Gave a good day
Jamie

Sent from my iPhone

On Jan 25, 2022, at 2:20 PM, Joanne Robertson <JRobertson@shamong.net> wrote:

Hi Jamie –

Would you reach out when you have a moment ... need to see when you might be able to stop by and sign a Burlco JIF form for me – thanks.

Regards,

Joanne Robertson, Deputy Clerk
Shamong Township
105 Willow Grove Road, Shamong, NJ 08088
609.268.2377 x304 / 609.268.2701 (fax)

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Sue Onorato

From: William Kratch <wkratch@tabernaclerescue.org>
Sent: Thursday, January 27, 2022 12:15 PM
To: Jamie Wood; Sue Onorato
Subject: RE: 2021 volunteer list(Secure)

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact IT Department

Sorry, this was buried in my mail.

Can you send me the list so I can see what info is needed.

Thanks.

From: Jamie Wood
Sent: Monday, January 24, 2022 10:49 AM
To: Sue Onorato <SONorato@shamong.net>; William Kratch <wkratch@tabernaclerescue.org>
Subject: Re: 2021 volunteer list(Secure)

Hi Sue,

Hope you are doing well. Bill will verify this for you. We do have 2 members that live in Shamong, Ron Fedor and Arron Morrison that are not on the list.

Thanks

Jamie

From: Sue Onorato <SONorato@shamong.net>
Sent: Sunday, January 23, 2022 3:06 PM
To: Jamie Wood <jwood@tabernaclerescue.org>
Subject: FW: 2021 volunteer list(Secure)

Please verify all Shamong Residents who are actively serving our community via TRS and verify their hours served and award for 2021 to insure everyone gets what they have earned.

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
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From: Gordon, Anne L. <Anne.Gordon@lfg.com>

Sent: Friday, January 21, 2022 6:54 PM

To: Sue Onorato <SONorato@shamong.net>

Subject: RE: 2021 volunteer list(Secure)

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Sue –
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When you are ready to remit, please sign the revised spreadsheet and return (mail, fax or e-mail) to our office in Paramus. At which time we will send you a "Contribution Records Sent Receipt" so that you can send BOTH the check and this form to our home office. The receipt **MUST** accompany the check or the check will be returned to your agency.

As always please feel free to contact our office if you have any questions....

CRN-3886288-102621

From: Sue Onorato <SONorato@shamong.net>

Sent: Friday, January 21, 2022 7:43 AM

To: Gordon, Anne L. <Anne.Gordon@lfg.com>

Subject: 2021 volunteer list

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Anne,

Can you please provide the current list of volunteers you have for our LOSAP program?

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
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Sue Onorato

From: Sue Onorato
Sent: Monday, January 31, 2022 9:55 AM
To: Bill Kratch
Subject: FW: 2021 volunteer list(Secure)
Attachments: Shamong Township CR33516.pdf; NEW LOSAP WORKSHEET 2021 8-17-21FINAL.pdf; LOSAP Enrollment Kit 2021.pdf; MF Investment Pryamid.PDF

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
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From: Sue Onorato
Sent: Sunday, January 23, 2022 3:07 PM
To: Charlie E. Burgin (burgin128@comcast.net) <burgin128@comcast.net>
Subject: FW: 2021 volunteer list(Secure)

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
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From: Sue Onorato
Sent: Sunday, January 23, 2022 3:06 PM
To: Charlie Burgin (burgin128@yahoo.com) <burgin128@yahoo.com>
Subject: FW: 2021 volunteer list(Secure)

Please find attached the current listing from Lincoln Financial of LOSAP volunteers.

Please note the Township has agreed to continue to fund residents who volunteer via Tabernacle Rescue Squad as well.

Sue

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
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From: Gordon, Anne L. <Anne.Gordon@lfg.com>

Sent: Friday, January 21, 2022 6:54 PM

To: Sue Onorato <SONorato@shamong.net>

Subject: RE: 2021 volunteer list(Secure)

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Sue –

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Return this completed spreadsheet to our office via mail, fax or e-mail. New applications must be mailed to the Paramus office. Our office will revise the spreadsheet, with your changes and return for your approval.

When you are ready to remit, please sign the revised spreadsheet and return (mail, fax or e-mail) to our office in Paramus. At which time we will send you a "Contribution Records Sent Receipt" so that you can send BOTH the check and this form to our home office. The receipt **MUST** accompany the check or the check will be returned to your agency.

As always please feel free to contact our office if you have any questions....

CRN-3886288-102621

From: Sue Onorato <SONorato@shamong.net>
Sent: Friday, January 21, 2022 7:43 AM
To: Gordon, Anne L. <Anne.Gordon@lfg.com>
Subject: 2021 volunteer list

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Anne,
Can you please provide the current list of volunteers you have for our LOSAP program?

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
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Sue Onorato

From: William Kratch <wkratch@tabernaclerescue.org>
Sent: Monday, January 31, 2022 3:37 PM
To: Arron Morrison; Ron Fedor
Cc: Sue Onorato
Subject: FW: 2021 volunteer list(Secure)
Attachments: NEW LOSAP WORKSHEET 2021 8-17-21FINAL.pdf; LOSAP Enrollment Kit 2021.pdf; MF Investment Pryamid.PDF

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Aaron and Ron,

Shamong Township offered a LOSAP program for members of IMVFC/Shamong EMS members. When we came over to TRS, the township agreed to continue the program for the Shamong residents for 2021.

As you are both Shamong Township residents the town is extending the program for you. If you would like to partake in the program, you need to fill out these forms and return them to Sue Onorato in the Municipal Building.

In addition to the forms, there is a flyer from Lincoln Financial who administers the program.

If you have any questions, please let me know.

Bill

From: Sue Onorato <SONorato@shamong.net>
Sent: Monday, January 31, 2022 9:55 AM
To: William Kratch <wkratch@tabernaclerescue.org>
Subject: FW: 2021 volunteer list(Secure)

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
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Please note the Township has agreed to continue to fund residents who volunteer via Tabernacle Rescue Squad as well.

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Sue Onorato

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Thanks Sue,

What standard do you look for from a volunteer? Simply being a member or meeting/exceeding expectations?

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CRN-3886288-102621

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Anne,
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Sue Onorato

From: Sue Onorato
Sent: Tuesday, February 1, 2022 9:00 AM
To: William Kratch
Subject: RE: 2021 volunteer list(Secure)

There is a point system with LOSAP to base the contribution the Township makes into the volunteer's account which is similar to a 401K. A great benefit to the volunteers who serve our community!

Here is a link to the guidelines for LOSAP.

<https://ecode360.com/11354005?highlight=losap&searchId=3781660202039982>

Charlie keeps track of the # of calls and hours that the volunteer serves to be eligible for the LOSAP benefit. I would suggest contacting him for assistance/direction.

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
609-268-2701 fax

This e-mail message from the Township of Shamong is for the sole use of the intended recipient(s) and may contain confidential and privileged information. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply e-mail and destroy all copies of the original message.

From: William Kratch <wkratch@tabernaclerescue.org>
Sent: Monday, January 31, 2022 3:43 PM
To: Sue Onorato <SONorato@shamong.net>
Subject: RE: 2021 volunteer list(Secure)

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact IT Department

Thanks Sue,

What standard do you look for from a volunteer? Simply being a member or meeting/exceeding expectations?

From: Sue Onorato <SONorato@shamong.net>
Sent: Monday, January 31, 2022 9:55 AM
To: William Kratch <wkratch@tabernaclerescue.org>
Subject: FW: 2021 volunteer list(Secure)

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk

Shamong Township
105 Willow Grove Road
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From: Sue Onorato
Sent: Sunday, January 23, 2022 3:07 PM
To: Charlie E. Burgin (burgin128@comcast.net) <burgin128@comcast.net>
Subject: FW: 2021 volunteer list(Secure)

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
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From: Sue Onorato
Sent: Sunday, January 23, 2022 3:06 PM
To: Charlie Burgin (burgin128@yahoo.com) <burgin128@yahoo.com>
Subject: FW: 2021 volunteer list(Secure)

Please find attached the current listing from Lincoln Financial of LOSAP volunteers.

Please note the Township has agreed to continue to fund residents who volunteer via Tabernacle Rescue Squad as well.

Sue

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
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From: Gordon, Anne L. <Anne.Gordon@lfg.com>
Sent: Friday, January 21, 2022 6:54 PM
To: Sue Onorato <SONorato@shamong.net>
Subject: RE: 2021 volunteer list(Secure)

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact IT Department

This message was sent securely using Zix

Sue –
Enclosed you will find your list of current LOSAP participants. If you would like to receive this spreadsheet electronically, please e-mail the request to Anne.Gordon@lfg.com.

Please distribute this spreadsheet to your LOSAP coordinator(s) so that they may use it to indicate the contribution for **each** individual who qualified in 2021. Please specify the contribution amount each participant is entitled to on the enclosed list.

For any **NEW QUALIFIERS** who have not yet enrolled:

- Have each new qualifier complete an application.
- Please add their names to the spreadsheet, along with their contribution amount
- We cannot accept funds for participants who have not completed an application.

Return this completed spreadsheet to our office via mail, fax or e-mail. New applications must be mailed to the Paramus office. Our office will revise the spreadsheet, with your changes and return for your approval.

When you are ready to remit, please sign the revised spreadsheet and return (mail, fax or e-mail) to our office in Paramus. At which time we will send you a "Contribution Records Sent Receipt" so that you can send BOTH the check and this form to our home office. The receipt **MUST** accompany the check or the check will be returned to your agency.

As always please feel free to contact our office if you have any questions....

CRN-3886288-102621

From: Sue Onorato <SONorato@shamong.net>
Sent: Friday, January 21, 2022 7:43 AM
To: Gordon, Anne L. <Anne.Gordon@lfg.com>
Subject: 2021 volunteer list

This email is from an external source. Only open links and attachments from a Trusted Sender.

Anne,
Can you please provide the current list of volunteers you have for our LOSAP program?

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
609-268-2701 fax

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Sue Onorato

From: William Kratch <wkratch@tabernaclerescue.org>
Sent: Tuesday, February 1, 2022 2:16 PM
To: Sue Onorato
Subject: RE: 2021 volunteer list(Secure)

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact IT Department

Thanks Sue,

I can use the same calculations in which are described in the document. Give me a day or two to complete the calculations and I will get back to you.

Bill

From: Sue Onorato <SONorato@shamong.net>
Sent: Tuesday, February 01, 2022 9:00 AM
To: William Kratch <wkratch@tabernaclerescue.org>
Subject: RE: 2021 volunteer list(Secure)

There is a point system with LOSAP to base the contribution the Township makes into the volunteer's account which is similar to a 401K. A great benefit to the volunteers who serve our community!

Here is a link to the guidelines for LOSAP.

<https://ecode360.com/11354005?highlight=losap&searchId=3781660202039982>

Charlie keeps track of the # of calls and hours that the volunteer serves to be eligible for the LOSAP benefit. I would suggest contacting him for assistance/direction.

Susan D. Onorato, RMC/CMR
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Please find attached the current listing from Lincoln Financial of LOSAP volunteers.

Please note the Township has agreed to continue to fund residents who volunteer via Tabernacle Rescue Squad as well.

Sue

Susan D. Onorato, RMC/CMR
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Sue –

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Please distribute this spreadsheet to your LOSAP coordinator(s) so that they may use it to indicate the contribution for **each** individual who qualified in 2021. Please specify the contribution amount each participant is entitled to on the enclosed list.

For any **NEW QUALIFIERS** who have not yet enrolled:

- Have each new qualifier complete an application.
- Please add their names to the spreadsheet, along with their contribution amount
- We cannot accept funds for participants who have not completed an application.

Return this completed spreadsheet to our office via mail, fax or e-mail. New applications must be mailed to the Paramus office. Our office will revise the spreadsheet, with your changes and return for your approval.

When you are ready to remit, please sign the revised spreadsheet and return (mail, fax or e-mail) to our office in Paramus. At which time we will send you a "Contribution Records Sent Receipt" so that you can send BOTH the check and this form to our home office. The receipt **MUST** accompany the check or the check will be returned to your agency.

As always please feel free to contact our office if you have any questions....

CRN-3886288-102621

From: Sue Onorato <SONorato@shamong.net>
Sent: Friday, January 21, 2022 7:43 AM
To: Gordon, Anne L. <Anne.Gordon@lfg.com>
Subject: 2021 volunteer list

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Anne,
Can you please provide the current list of volunteers you have for our LOSAP program?

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
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Sue Onorato

From: Sue Onorato
Sent: Tuesday, February 1, 2022 2:26 PM
To: Bill Kratch
Subject: FW: Revised Link- LFN 2022-02 LOSAP 2021 CPI Adjustment for use in CY 2022
Attachments: LFN_2022-02_-_LOSAP_CY_2021_Annual_CPI_Adjustment_for_use_in_CY_2022.pdf; Contribution rate summary.xls

Bill,
Here is this years Local Finance notice & contribution schedule to assist you with the calculation.

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
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-----Original Message-----

From: Sue Onorato
Sent: Friday, January 21, 2022 7:42 AM
To: Charlie E. Burgin (burgin128@comcast.net) <burgin128@comcast.net>; Brian Woods (BWoods@shamong.net) <BWoods@shamong.net>; Chris Zehnder <czehnder@shamong.net>; Martin Mozitis <MMozitis@shamong.net>; Mike Di Croce (mdicroce@shamong.net) <mdicroce@shamong.net>; Mike Di Croce (mikedicroceshamong@comcast.net) <mikedicroceshamong@comcast.net>; Tim Gimbel (tgimbel@shamong.net) <tgimbel@shamong.net>
Cc: Christine Chambers (CChambers@shamong.net) <CChambers@shamong.net>
Subject: FW: Revised Link- LFN 2022-02 LOSAP 2021 CPI Adjustment for use in CY 2022

Charlie,
Here is the LFN on the losap cpi for the year & our internal contribution rate summary. Please note that our CFO needs to review the rate summary to finalize.

I will forward a list of eligible volunteers once provided by Lincoln Financial Services.

Sue

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
609-268-2701 fax

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-----Original Message-----

From: egg@dca.nj.gov <egg@dca.nj.gov>

Sent: Thursday, January 20, 2022 3:24 PM

To: Sue Onorato <SONorato@shamong.net>

Subject: Revised Link- LFN 2022-02 LOSAP 2021 CPI Adjustment for use in CY 2022

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact IT Department

Local Finance Notice 2022-02, accessible on the DLGS website at <https://www.nj.gov/dca/divisions/dlgs/lfns/22/2022-02.pdf> provides municipalities and fire districts administering a Length of Service Awards Program (LOSAP) with information on LOSAP award increases and the annual cost of living adjustment to the maximum LOSAP award amounts. For LOSAPs with automatic annual cost of living adjustments, the CY2021 CPI adjustment (for use in CY2022) is 5.6% for Municipal LOSAPs with a maximum LOSAP award of \$1,814; and .96% for Fire District LOSAPs with a maximum LOSAP award of \$1,804.

Notice has been sent to: Municipal CFOs; Municipal Clerks; Fire District Officials; Auditor Listserv

LFN 2022-02

January 20, 2022

Local Finance Notice

Philip D. Murphy
Governor

Lt. Governor Sheila Y. Oliver
Commissioner

Jacquelyn A. Suárez
Director

Contact Information

Director's Office

V. 609.292.6613

F. 609.633.6243

Local Assistance Bureau

V. 609.292.6858

F. 609.633.6243

Financial Regulation and Assistance

V. 609.292.4806

F. 609.984.7388

Local Finance Board

V. 609.292.0479

F. 609.633.6243

Administrative Services Unit

V. 609.292.6126

F. 609.633.6243

Mail and Delivery

101 South Broad St.

PO Box 803

Trenton, New Jersey

08625-0803

Web:

www.nj.gov/dca/divisions/dlgs

E-mail: dlgs@dca.nj.gov

Distribution

Municipal CFOs

Municipal Clerks

Fire District Officials

Auditors

LOSAP CY 2021 Annual CPI Adjustment (For Use in CY 2022)

This Local Finance Notice provides local units administering a Length of Service Awards Program (LOSAP) with general information regarding LOSAP award increases and the annual cost of living adjustment to the maximum award amounts.

- 1. Newly established LOSAPs:** New programs must provide a benefit between the minimum contribution of \$100 and maximum contribution of \$1,150 per year.
- 2. Increasing base contribution amounts:** The LOSAP law did not contemplate increases to the initially approved base contribution amounts. As the LOSAP law intends that voters approve the base amount of contributions, base amounts cannot be increased solely by governing body action. The public referendum process must be used to increase award contribution amounts where the total appropriation would exceed the originally approved amount (plus allowed CPI adjustments and subject to minor adjustments based on number of participants). This use of the referendum is in addition to the provisions in N.J.A.C. 5:30-14.8 authorizing a referendum to create or abolish a LOSAP.
- 3. Periodic or annual contribution increases (cost of living):**
 - a. Automatic CPI adjustments: Automatic annual cost of living adjustments are permissible if authorizing language was included in the enabling resolution or ordinance. Application of the automatic annual Consumer Price Index (CPI) adjustment is strictly optional.
 - b. Time-to-time CPI adjustments: If the enabling ordinance or resolution did not provide for an automatic annual CPI adjustment, the sponsoring agency may choose to provide a CPI adjustment from time to time. In this case, the LOSAP contribution may be increased up to a maximum equal to the cumulative percentage increase since the time the award was last set. The change is made by resolution without a public hearing.

- c. Authorizing automatic increases: If the sponsoring agency wants to provide for an automatic annual CPI adjustment to the LOSAP award, the agency must amend the enabling ordinance or resolution to authorize an automatic adjustment. This type of program amendment is subject to a public hearing whether adopted by ordinance or resolution. This action does not require a referendum.

2021 CPI Adjustments for Use in CY 2022

LOSAP rules require that the Director of the Division of Local Government Services annually calculate an adjustment to the maximum LOSAP contribution due to changes in the CPI. Please note that the amount of the increase cannot exceed the amount calculated by multiplying the current contribution by the inflation percentage.

There may be differences in the maximums between fire districts and municipalities where calculations represent different CPI quarters.

The increase in CY 2021 (for use in CY 2022) is **5.6% for municipal** (November) and **0.96% for fire district** (February) LOSAPs. Calculation history and details follow. The table also shows the maximum LOSAP award allowable for Programs that have been in effect since 1999.

Fire District LOSAPs February to February CPI Change

Year	Current Year CPI	Prior Year CPI	Consumer Price Index Factor	Maximum LOSAP Award for Programs in effect since 1999
2000	174.7	168.6	3.6%	\$1,191
2001	179.0	174.8	2.4%	\$1,220
2002	182.0	179.0	1.6%	\$1,240
2003	186.6	182.0	2.5%	\$1,278
2004	191.4	186.6	2.6%	\$1,311
2005	200.1	191.4	4.5%	\$1,370
2006	209.0	200.1	4.5%	\$1,432
2007	213.152	209.0	2.0%	\$1,461
2008	220.935	213.152	3.7%	\$1,516
2009	220.262	220.935	0%	\$1,516
2010	226.529	220.262	2.8%	\$1,558
2011	230.878	226.529	1.9%	\$1,588
2012	235.857	230.878	2.2%	\$1,623
2013	240.137	235.857	1.8%	\$1,652
2014	242.584	240.137	1.0%	\$1,669
2015	242.424	242.584	0%	\$1,669
2016	243.132	242.424	0.3%	\$1,674
2017	248.345	243.132	2.1%	\$1,709
2018	249.567	248.345	0.49%	\$1,717
2019	253.218	249.567	1.5%	\$1,742

2020	259.694	253.218	2.6%	\$1,787
2021	262.167	259.694	0.96%	\$1,804

**Municipal LOSAPs
November to November CPI Change**

Year	Current Year CPI	Prior Year CPI	Consumer Price Index Factor	Maximum LOSAP Award for Programs in effect since 1999
2000	177.9	174.4	2.0%	\$1,173
2001	182.9	177.9	2.8%	\$1,206
2002	185.8	182.9	1.5%	\$1,224
2003	190.3	185.8	2.4%	\$1,253
2004	200.2	190.3	5.2%	\$1,318
2005	207.5	200.2	3.6%	\$1,365
2006	211.6	207.5	2.0%	\$1,392
2007	218.929	211.6	3.5%	\$1,441
2008	225.113	218.929	2.8%	\$1,481
2009	224.787	225.113	0%	\$1,481
2010	228.543	224.787	1.7%	\$1,506
2011	235.440	228.543	3%	\$1,551
2012	240.537	235.440	2.2%	\$1,585
2013	241.141	240.537	0.25%	\$1,589
2014	244.948	241.141	1.6%	\$1,614
2015	243.697	244.948	0%	\$1,614
2016	246.952	243.697	1.3%	\$1,635
2017	248.956	246.952	0.8%	\$1,648
2018	253.040	248.956	1.6%	\$1,674
2019	257.966	253.040	1.9%	\$1,705
2020	259.979	257.966	0.8%	\$1,718
2021	274.647	259.979	5.6%	\$1,814

Approved: Jacquelyn A. Suárez, Director

Shamong Township LOSAP

Created under ordinance 2003-5.

Voters approved under referendum on 11/4/2003.

		CPI		Increase amt per IMVFC summary schedule	
2004 base rate	1,150.00			1,150	
2005 Rate	1,191.40	3.60%		1,191	
2006 Rate	1,215.23	2.00%		1,214	
2007 Rate	1,257.76	3.50%		1,257	
2008 Rate	1,292.98	2.80%		1,292	
2009 Rate	1,292.98	0.00%		1,292	
2010 Rate	1,314.96	1.70%		1,315	
2011 Rate	1,354.41	3.00%		1,355	
2012 Rate	1,384.20	2.20%		1,384	
2013 Rate	1,409.12	1.80%		1,410	Paid in 2014
2013 Corrected Rate	1,387.67	0.25%	(21.46)		Correction applied to 2014
2014 Rate	1,409.87	1.60%	1,388.41	1,389	
2015 Rate	1,409.87	0.00%		1,410	
2016 Rate	1,428.20	1.30%		1,429	
2017 Rate	1,439.62	0.80%		1,430	
2018 rate	1,462.66	1.60%		1,463	
2019 Rate	1,490.45	1.90%		1,491	
2020 Rate	1,502.37	0.80%		1,503	
2021 Rate	1,586.50	5.60%		1,587	

25,980.23

Sue Onorato

From: William Kratch <wkratch@tabernaclerescue.org>
Sent: Friday, February 4, 2022 8:29 AM
To: Sue Onorato
Cc: George Jackson III; Cuyler Vena
Subject: RE: Revised Link- LFN 2022-02 LOSAP 2021 CPI Adjustment for use in CY 2022
Attachments: TRS LOSAP for Shamong Res 2021.xlsx

Follow Up Flag: Follow up
Flag Status: Flagged

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact IT Department

Good Morning Sue,

Using the what you sent me, I calculated the contribution for LOSAP for the Shamong residents of TRS.

5 of the 6 easily exceed the 500 points needed for the maximum contribution.

Personnel
[REDACTED] qualified for the minimum but has not been active for TRS or IMVFC's Fire Police during the later part of 2021. Dave Taylor and Charlie Burgin reached out to him but he did not get back to us on whether or not he wants to remain an active member. I don't know how you want to handle a contribution for him given his lack of recent participation. While currently a member in good standing, we don't hold out hope for him to come back.

The workbook I provided contains the information on the call volume and shift volume for your auditors. Dave, Aaron and I qualify as Administrative or Line Officers and Dave also qualifies for past service credit.

If you have any questions, please let me know.

Thanks.

Bill

-----Original Message-----

From: Sue Onorato <SONorato@shamong.net>
Sent: Tuesday, February 1, 2022 2:26 PM
To: William Kratch <wkratch@tabernaclerescue.org>
Subject: FW: Revised Link- LFN 2022-02 LOSAP 2021 CPI Adjustment for use in CY 2022

Bill,
Here is this years Local Finance notice & contribution schedule to assist you with the calculation.

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088

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-----Original Message-----

From: Sue Onorato

Sent: Friday, January 21, 2022 7:42 AM

To: Charlie E. Burgin (burgin128@comcast.net) <burgin128@comcast.net>; Brian Woods (BWoods@shamong.net) <BWoods@shamong.net>; Chris Zehnder <czehnder@shamong.net>; Martin Mozitis <MMozitis@shamong.net>; Mike Di Croce (mdicroce@shamong.net) <mdicroce@shamong.net>; Mike Di Croce (mikedicroceshamong@comcast.net) <mikedicroceshamong@comcast.net>; Tim Gimbel (tgimbel@shamong.net) <tgimbel@shamong.net>

Cc: Christine Chambers (CChambers@shamong.net) <CChambers@shamong.net>

Subject: FW: Revised Link- LFN 2022-02 LOSAP 2021 CPI Adjustment for use in CY 2022

Charlie,

Here is the LFN on the losap cpi for the year & our internal contribution rate summary. Please note that our CFO needs to review the rate summary to finalize.

I will forward a list of eligible volunteers once provided by Lincoln Financial Services.

Sue

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
609-268-2701 fax

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-----Original Message-----

From: egg@dca.nj.gov <egg@dca.nj.gov>

Sent: Thursday, January 20, 2022 3:24 PM

To: Sue Onorato <SONorato@shamong.net>

Subject: Revised Link- LFN 2022-02 LOSAP 2021 CPI Adjustment for use in CY 2022

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact IT Department

Local Finance Notice 2022-02, accessible on the DLGS website at <https://www.nj.gov/dca/divisions/dlgs/lfns/22/2022-02.pdf> provides municipalities and fire districts administering a Length of Service Awards Program (LOSAP) with information on LOSAP award increases and the annual cost of living adjustment to the maximum LOSAP award amounts. For LOSAPs with automatic annual cost of living adjustments, the CY2021 CPI adjustment (for use in CY2022) is 5.6% for

Municipal LOSAPs with a maximum LOSAP award of \$1,814; and .96% for Fire District LOSAPs with a maximum LOSAP award of \$1,804.

Notice has been sent to: Municipal CFOs; Municipal Clerks; Fire District Officials; Auditor Listserv

Shamong 2021 LOSAP for TRS Members

	Officer/ Office			Meetings		LOSAP Award
	Call Points	Shift Points	Past Service	Holder	/ Training	
Egan, Keith	65	85			30	\$ 414.00
Fedor, Ron	380	380			60	\$ 1,587.00
Harvie, Beth	345	405			60	\$ 1,587.00
Kratch, William	1795	1495		50	60	\$ 1,587.00
Morrison, Aaron	575	570		50	60	\$ 1,587.00
Taylor, Dave	1105	1085	200	50	60	\$ 1,587.00
					<u>Total Pts</u>	
					180	
					820	
					810	
					3400	
					1255	
					2500	

Sue Onorato

From: John Lyons <shamongoem@gmail.com>
Sent: Tuesday, February 15, 2022 11:07 PM
To: Sue Onorato; imchief281; CHARLES
Cc: Bill Carrig; Joe Reinhart
Subject: 1356 Old Indian Mills Road Dwelling - Response and Proclamation

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Sue,
The following is summarized from Chief Smith's incident documentation. I hope this is useful in drawing up proclamations for the responding agencies and for presentation to IMVFC at the March 1st Township Meeting.

On January 5th, 2022 a report of a dwelling fire and smoke came for 1356 Old Indian Mills Road. The following entities assisted in fighting the fire, supplying water, providing rehab for the firefighters and impacted residents, traffic control and general resources to tackle this emergency.

- Indian Mills Volunteer Fire Company
- Tabernacle Fire Company
- Tabernacle Rescue
- Vincent Fire Company #1
- Hampton Lakes Volunteer Fire
- Evesham Fire Department
- Medford Township Fire Department
- Medford Lakes Fire Department
- Waterford Township Fire Department
- Shamong Township Municipal Offices
- Shamong Township Office of Emergency Management
- Crossroads Community Church of Shamong
- Suffolk Stables of Shamong
- Atlantic City Electric Company
- Burlington County Fire Marshall
- NJ State Fire Marshall
- Burlington County Central Communications
- American Red Cross

All hands were placed in service in response to the incident, triggering the mutual aid response listed above. Over 22,800 gallons of water was used to extinguish the blaze. Under the command of Chief John Smith/2800, 13 volunteer personnel responded from Indian Mills for a total of 60 1/2 man hours, utilizing Fire Engine 2812, Tender 2816, Rescue 2818, and Fire Police units 2817 and 2819, and EM-28 apparatus. Fire Engine 2811 was left in station with manpower as a backup cover in case of any additional incidents. A variety of tools were used including the Rescue 2818 Cascade system to refill air bottles after the incident. The fire was placed under control at 14:14 hours. Although the structure was a total loss, all adults and children escaped safely and without injury, sadly several of the residents pet dogs lives were claimed in the fire.

The Indian Mills Volunteer Fire Company wishes to thank all of the responding and supporting agencies for their quick, brave and helpful response.

John C. Lyons
Shamong Township
Emergency Management Coordinator
Office of Emergency Management
Team Leader, Pinelands CERT
Treasurer, Indian Mills Volunteer Fire Company #1

Sue Onorato

From: Jamie Wood <jwood@tabernaclerescue.org>
Sent: Tuesday, February 15, 2022 4:57 PM
To: Sue Onorato; William Kratch; Cuyler Vena; George Jackson III
Subject: Re: MSI Newsletter

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact IT Department

Thanks Sue

Sent from my iPhone

On Feb 15, 2022, at 1:31 PM, Sue Onorato <SONorato@shamong.net> wrote:

Please share the training information available below which relates to your areas with co-workers & volunteers.

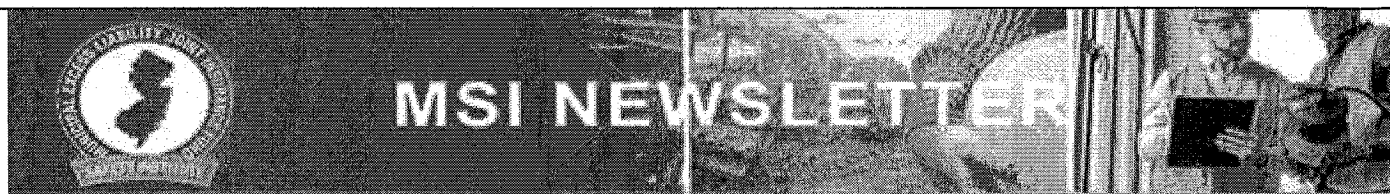
Regards,
Sue

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
609-268-2701 fax

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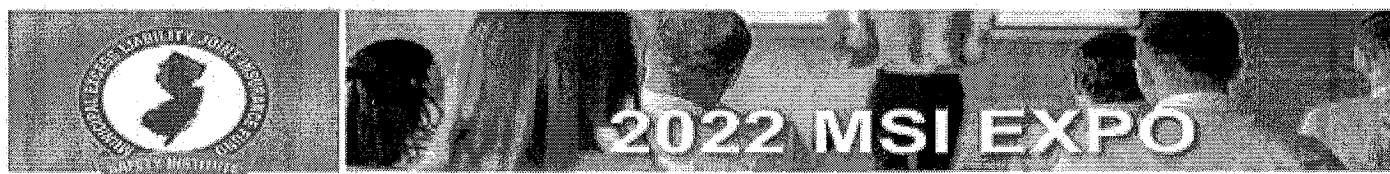
From: Melissa Meccariello <mmeccariello@jamontgomery.com>
Sent: Tuesday, February 15, 2022 1:18 PM
To: Melissa Meccariello <mmeccariello@jamontgomery.com>
Subject: MSI Newsletter

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The MEL Safety Institute (MSI) Newsletter provides a summary of communications recently distributed through [MEL App](#).

If you wish to continue to receive communications as soon as they are released, please be sure to download the [MEL App](#) and select "Role Content" to receive communications related only to your operations and responsibilities.



IN-PERSON TRAINING ON MARCH 3, 2022

MORRIS COUNTY PUBLIC SAFETY TRAINING ACADEMY

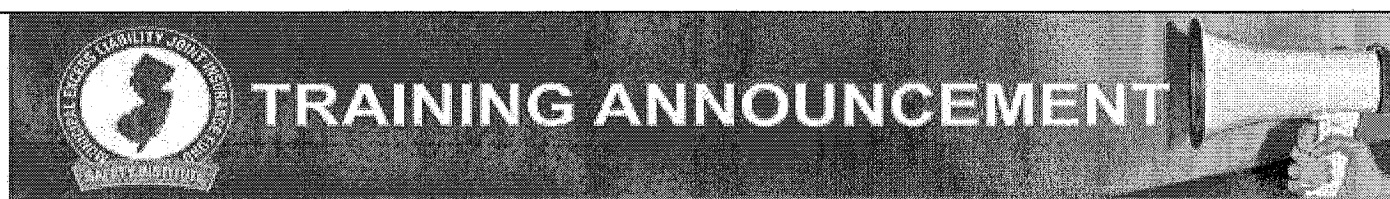
The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety 2022 consists of four sessions. Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Personal Protective Equipment (1 hour)
 - Fire Safety (1 hour)
- MSI Leadership Academy consists of two sessions. These courses can be taken individually.
 - Ethics for NJ Local Government Employees (2 hours)
 - Practical Leadership – 21 Irrefutable Laws (2 hours)

All courses will be held from 8:30 a.m. to 12:30 p.m.

Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.

[CLICK HERE TO REGISTER](#)



Date	MSI LIVE	Time
2/28/2022	Bloodborne Pathogens (BBP) &	Evening Session: 7:30-9:30 PM

Hazard Communication Standards for Fire Departments

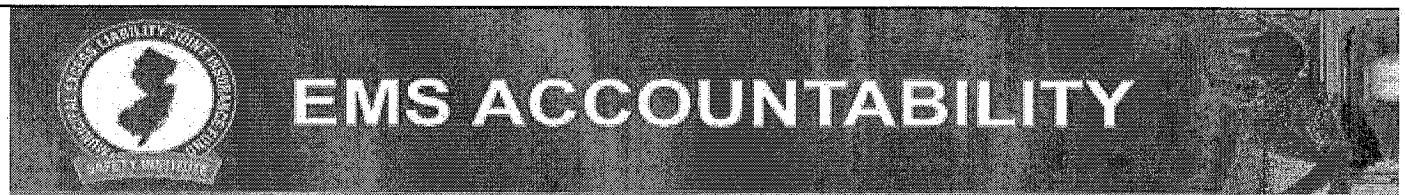
Review of the Bloodborne Pathogens (BBP) & Hazard Communication Standards for Fire Departments.

This 2-hour class is designed to fit the typical drill night. The course reviews the requirements of OSHA's Hazard Communication Standards and New Jersey's Right to Know as they apply specifically to the fire service.

HazCom will meet training requirements for RTK, HazCom, and GHS. Content includes how to read a label using data sheets and basic chemical terminology. Employees' rights and responsibilities under RTK are also reviewed.



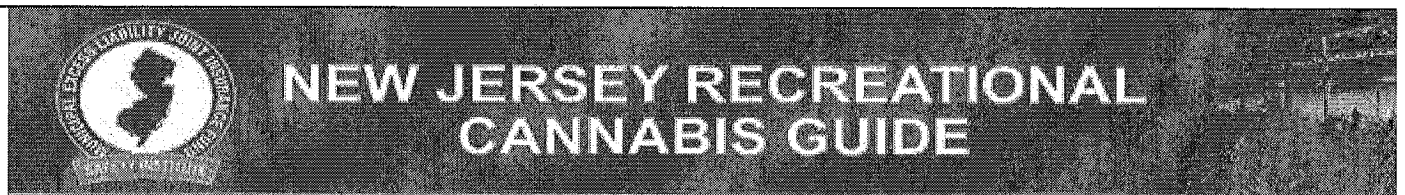
The MEL Safety Institute (MSI) was launched MSI Fire Service. The website was developed to provide an abundance of resources for the Fire Service industry. The page offers fire-specific bulletins, forms & checklists, safety briefings, policies, flyers, videos, and COVID & Cancer information. [Please click here to visit the site today!](#)



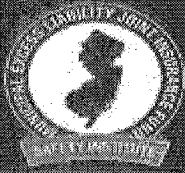
The safety of responders is the most important consideration for leaders at an emergency incident. Knowing where the scene is, where they are, and how their actions fit into the operational plan are the critical elements of first responder safety. First responders working at large-scale incidents must be managed using the Incident Command System and a Personnel Accountability System (PAS) in New Jersey. Responders that self-deploy and just show up at an emergency scene can render a PAS inaccurate and endanger all first responders. [Read more.](#)



3M™ Fall Protection has identified the potential for certain Protecta® self-retracting lifelines with galvanized or stainless steel cables not engaging during a falling. Click here to read the Inspection Notice from 3M™ Fall Protection. [Read more.](#)

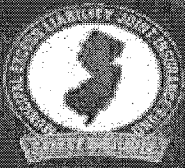


The following update on the legalization of recreational cannabis in New Jersey was prepared by the Safety Director's Office in response to inquiries from municipal and county representatives. *Please consult your local attorney for guidance on this subject.* [Read more.](#)



UNDERSTANDING FALL PROTECTION EQUIPMENT WARRANTY REQUIREMENT

Employers that use fall protection equipment (e.g., personal fall arrest systems and connection components) should understand the manufacturers' warranty requirements and instructions. Following warranty requirements is often necessary if the business would like the manufacturer to cover the product when it is damaged or if there is an issue with the equipment functioning properly. [Read more.](#)



LAW ENFORCEMENT RISK ANALYSIS

Vehicular Law Enforcement Crash Mitigation Considerations

The 2021 National Law Enforcement Memorial and Museum [Law Enforcement Officers Fatalities Report](#) recognizes 58 officers were killed in traffic incidents in 2021, a 38% increase from 2020. Of these 58 fatalities, 27 involved an officer being struck by a vehicle, which is an increase of 93% over the year 2020. It is clear that line of duty motor vehicle crashes remain a constant threat for law enforcement. The loss of life is tragic. There are many other outcomes law enforcement involved crashes that warrant action, including officer injuries, lost time at work, the effect on mental health, agency reputation damage, and potential legal consequences for the officer, including the threat of indictment. [Read more.](#)



MSI LIVE SCHEDULE

MSI LIVE features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics.

Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certification. The [MSI LIVE Catalog](#) provides a description of the course, the intended audience, and available credits.

The [MSI LIVE Schedule](#) is available for registration and please register early, under-attended classes will be cancelled.

If you need assistance, please call the MSI Helpdesk at 866-661-5120.

Please visit [MSI Website](#) or download the [NJ MEL App](#) to have access on your electronic device.

Note this email is being sent "bcc" to Fund Commissioners, Safety Coordinators, Risk Managers, JIF Executive Directors, and Training Administrators.

Melissa Meccariello
Administrative Assistant

J.A. Montgomery Consulting

TRIAD1828 CENTRE | 2 Cooper Street | Camden, NJ 08102

Mailing Address: P.O. Box 99106 | Camden, NJ 08101

P 856-479-2070

mmeccariello@jamontgomery.com | jamontgomery.com

Sue Onorato

From: Sue Onorato
Sent: Tuesday, March 29, 2022 2:59 PM
To: Bill Kratch; Cuyler Vena
Cc: Tim Gimbel - Twp (TGimbel@shamong.net)
Subject: TRS Report

Please confirm if you will be present for the meeting of April 4th at 7:30 to present your quarterly report. Please email me a copy of the report by 2 pm Monday.

Thank you,
Sue

Susan D. Onorato, RMC/CMR
Township Administrator & Clerk
Shamong Township
105 Willow Grove Road
Shamong, NJ 08088
609-268-2377 ext. 301
609-268-2701 fax

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Sue Onorato

From: William Kratch <wkratch@tabernaclerescue.org>
Sent: Tuesday, March 29, 2022 3:07 PM
To: Sue Onorato; Cuyler Vena
Cc: Tim Gimbel
Subject: RE: TRS Report

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Good Afternoon Sue,

I will be there and have the report to you by Monday at 2. I will use the same format as the last report if that works for you.

Bill

From: Sue Onorato <SONorato@shamong.net>
Sent: Tuesday, March 29, 2022 2:59 PM
To: William Kratch <wkratch@tabernaclerescue.org>; Cuyler Vena <cvena@tabernaclerescue.org>
Cc: Tim Gimbel <TGimbel@shamong.net>
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Sue Onorato

From: Sue Onorato
Sent: Tuesday, March 29, 2022 3:50 PM
To: William Kratch; Cuyler Vena
Cc: Tim Gimbel
Subject: RE: TRS Report

Thank you, Bill that will work.

Cuyler, will you and George be able to join Bill so you can meet the Committee.

Is Dave Taylor available or is he recouping this week. Sorry can't remember when he is out.

Sue
Susan D. Onorato, RMC/CMR
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Sue Onorato

From: William Kratch <wkratch@tabernaclerescue.org>
Sent: Monday, April 4, 2022 12:39 PM
To: Sue Onorato
Cc: Tim Gimbel; George Jackson III; Cuyler Vena
Subject: RE: TRS Report
Attachments: Shamong TRS 2022-04.pptx

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Good Afternoon Sue,

Here is our material for tomorrows meeting. George, Cuyler and I will be in attendance. Dave is taking a well deserved vacation in Florida so he will not be in attendance.

Bill

From: Sue Onorato <SONorato@shamong.net>
Sent: Tuesday, March 29, 2022 3:50 PM
To: William Kratch <wkratch@tabernaclerescue.org>; Cuyler Vena <cvena@tabernaclerescue.org>
Cc: Tim Gimbel <TGimbel@shamong.net>
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April 2022 Shamong Report

George Jackson, Chief

Cuyler Vena, President

Bill Kratch, Vice President

Call Volumes and Call Type*

Dispatch Totals by Town

	Dispatches
Chatsworth	4
Marlton	1
Medford	9
Medford Lakes	1
Mount Holly	5
Mount Laurel	1
Other - Out of County	2
Pemberton	4
Shamong	145
Southampton	63
Tabernacle	173
Woodland	6
Grand Total	414

Call Types Shamong (Top 10)

Dispatch Reason	Count
Medical Emergency	24
Psychiatric Problems	21
Lift assist	13
Fall Victim	12
Fire Call	12
Unconscious / Fainting	10
Breathing Problems	10
Traffic Accident	7
Cardiac Emergencies	6
Stroke/CVA	4

Mutual Aid Calls

Mutual Aid Provided	96
Mutual Aid Received	35

Community Outreach

Lift Assist	2
Public Assist	13

Multiple Rig Dispatches

Second Rig	47
Third Rig	1

*Counts only include dispatches between 01/01/2022 and 03/31/2022

April 5, 2022

TRS First Quarter Report 2022

Response Times and Patient Transport*

<u>Shamong Response Times</u>	<u>Tabernacle Response Times</u>	<u>All Response Times</u>
Count: 130	Count: 172	Count: 372
Average: 4.6	Average: 4.8	Average: 4.6
Average (without zero-times): 5.8	Average (without zero-times): 5.9	Average (without zero-times): 5.8
Average (0-15 times): 4.6	Average (0-15 times): 4.8	Average (0-15 times): 4.6
Min.: 0.000	Min.: 0.000	Min.: 0.000
Max.: 14.000	Max.: 14.000	Max.: 14.000

Hospital Transports- All

Transfer to Air Medical Unit	1
AtlantiCare Regional Medical Center - Mainland Campus	1
Capital Health at Deborah	3
Cooper Health System	2
Hospital of the University of Pennsylvania	1
Penn Presbyterian Medical Center	1
Southern Ocean Medical Center	1
Virtua Marlton Hospital	50
Virtua Memorial Hospital	100
Virtua Our Lady of Lourdes Hospital	1
Virtua Voorhees Hospital	41
Grand Total	202

Hospital Transports- Shamong only

Cooper Health System	1
Virtua Marlton Hospital	21
Virtua Memorial Hospital	18
Virtua Voorhees Hospital	21
Grand Total	61

*Dispatches 01/01/2022 to 03/31/2022. Duty Crew Shifts and Second/Third Rig Calls

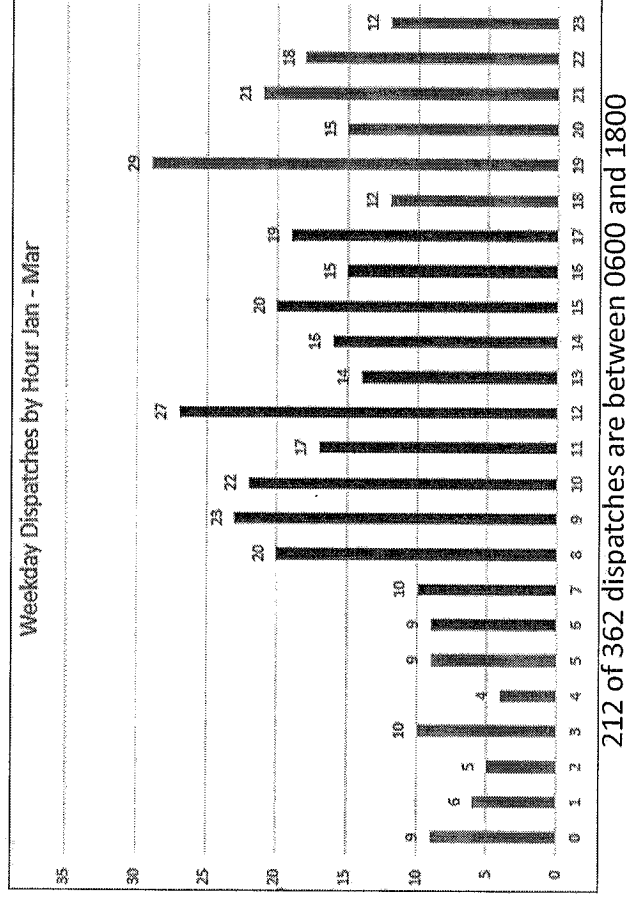
April 5, 2022

TRS First Quarter Report 2022

TRS Staffing

2022 Staffing Changes

- TRS is not immune from the staffing challenges facing the EMS industry
- No other all volunteer agency in the area manages our call volume
- Covid and post pandemic changes have reduced the number of volunteers willing or able to run, particularly our day shifts
- TRS will be implementing a plan in the second quarter to supplement our weekday daytime coverage with paid staff
- Paid Staff will be based in the TRS Tabernacle location
- Volunteers will cover nights, weekends and second rigs
- Members have committed to more availability if we can house a vehicle in Shamong closer to their homes
- An ambulance will be in Tabernacle Fire Station 431 in the next few weeks



- 22 Members have contributed time this year
- Duty Crew 4173 hours
- Second Rig 106 hours
- Special Events 58 hours
- Special Operations 115 hours

Billing Summary* and Fund Drive

Shamong Residence

Transaction Category	Payments Posted	C/A (Over Contract Amt)	Bad Debt
Commercial	\$17,546.19	\$22,333.44	\$0.00
Patient	\$75.00	\$0.00	\$0.00
Resident W/O	\$0.00	\$3,918.52	\$0.00
Total	\$17,621.19	\$26,251.96	\$0.00

Tabernacle Residence

Transaction Category	Payments Posted	C/A (Over Contract Amt)	Bad Debt
Commercial	\$28,366.49	\$28,458.94	\$0.00
Patient	\$0.00	\$290.00	\$0.00
Resident W/O	\$0.00	\$11,433.07	\$0.00
Total	\$28,366.49	\$40,182.01	\$0.00

All Billing

Transaction Category	Payments Posted	C/A (Over Contract Amt)	Bad Debt
Commercial	\$73,766.91	\$65,716.77	\$0.00
Patient	\$3,867.07	\$290.00	\$6,673.00
Resident W/O	\$0.00	\$15,351.59	\$0.00
Total	\$77,633.98	\$81,358.36	\$6,673.00

Fund Drive \$47K Total \$18K from Shamong Residents

Community Support

TRS membership since our last report have supported several local events:

- Christmas Tree Ceremonies
- Seneca HS Robotics Competition
- Curly Fern Enduro
- Upcoming Project Prom at Seneca HS