

AGENDA
INSURANCE COMMITTEE
Tuesday, August 5, 2014 – 10:00 a.m.
LOCATION: Room 218
3019 County Complex Drive
Canandaigua, NY

1. Call to Order
2. Review/Approval of Minutes from July 1, 2014
3. Safety Report (Sherman Manchester)
 - Monthly Report
4. Volunteer Services (Irene Coveny)
5. Waiver of Insurance Request for Dan Moore (Julie Hoffman)
6. Workers' Compensation (Julie Hoffman)
 - Monthly Report
7. Liability Self-Insurance. (Michael Reinhardt)
 - Litigation Update
 - Monthly Reports
8. Other Business
9. Adjournment

**Minutes of the July 1, 2014
INSURANCE COMMITTEE**

MEMBERS

JEFFERY GALLAHAN
JOHN COWLEY
BARBARA WELCH
FREDRICK LIGHTFOOTE (N/A)
MARK VENUTI (N/A)
TODD CAMPBELL

PRESENT: Jeff Gallahan, John Cowley, Todd Campbell, Barbara Welch, John Parrott, Mike Reinhardt, Julie Hoffman, Sherman Manchester, John Garvey, Mary Krause, Betsy Landre, Taylor Samuels.

DISTRIBUTION: Committee Members, Board Chairman Jack Marren, John Parrott, John Park, Michael Reinhardt, Julie Hoffman, John Garvey, Sheriff Philip Povero, Karen DeMay, Sherman Manchester.

CALL TO ORDER

Chairman Gallahan called the meeting to order at 10:00 A.M. Chairman Gallahan declared Supervisor Lightfoote and Venuti necessarily absent.

Supervisor Cowley made a motion to approve the minutes of the June 3, 2014 meeting.
Supervisor Campbell seconded the motion. All ayes; motion carried.

HONEOYE LAKE AQUATIC VEGETATION MANAGEMENT PROGRAM

Betsy Landre from Planning presented a 2013 Activity Report to the Committee explaining the Honeoye Lake Aquatic Vegetation Management Program. Ms. Landre explained how County employees remove plant matter from Honeoye Lake with a Weed Harvester. Residents on the lake have water lines that run into the lake and should be marked with a buoy in order for the Weed Harvester to avoid damaging them. The buoys are marked each season by a diver contracted by the Town of Canadice. Ms. Landre asked the Committee if they would allow the diver, with his diving gear on, to use the Weed Harvester as his platform while he climbs in and out of the water to mark water lines. This task is completed in one day. The fishing boat he uses has become very difficult to climb in and out of with the oxygen tanks on his back. Ms. Landre also mentioned that public water is expected to be available to all residents on the lake in 2015, therefore not requiring water lines into the lake for public drinking water. Therefore, the need for a diver to mark water lines will be coming to an end. After Committee discussion, all agreed to allow the diver to use the Weed Harvester as his platform while he climbs in and out of the water.

Ms. Landre left the meeting.

WAIVER OF INSURANCE REQUEST FOR LUNCH-N-LEARN SPEAKERS

Ms. Hoffman requested the Committee to approve a waiver of insurance for certain Lunch-N-Learn Speakers contracted by the Wellness Committee. Some of the speakers don't have insurance; therefore we cannot reimburse them for travel expenses. The waiver would be for those speakers who strictly present information and nothing else. The speakers who do demonstrations would be asked to complete an insurance certificate and proof of liability. Lunch-N-Learns are scheduled 4-6 times per calendar year. After discussion, the Committee approved the waiver.

WORKERS' COMPENSATION

Ms. Hoffman reviewed the monthly report with the Committee. Additionally, Ms. Hoffman reviewed the proposed 2015 Workers' Compensation Budget and Apportionment of Expenses.

Supervisor Welch made a motion to approve the resolution "Apportionment of 2015 Workers' Compensation Insurance Expense". Supervisor Cowley seconded the motion. All ayes; motion carried.

Chairman Gallahan thanked Ms. Hoffman for putting all the information together for the Committee.

SAFETY REPORT

Mr. Manchester reviewed the Safety Report with the Committee. A particular incident brought forth further concerns from the Committee. A follow-up will be made with the Jurisdiction in regards to safety awareness.

Mr. Manchester left the meeting.

LIABILITY SELF-INSURANCE

Mr. Reinhardt made a request to enter into executive session to discuss pending litigation.

At 11:05 A.M. a motion was made by Supervisor Cowley, seconded by Supervisor Welch, that the Insurance Committee adjourn and reconvene in executive session for the purpose of discussing information regarding proposed, pending or current litigation. All ayes; motion carried.

Supervisor Cowley made a motion to leave executive session and reconvene in regular session at 11:23 A.M. Supervisor Welch seconded the motion. All ayes; motion carried.

Supervisor Welch made a motion to approve the proposed settlement agreement for the Hurrel-Harring case. Supervisor Campbell seconded the motion. All ayes; motion carried. The proposed settlement agreement is on file with the clerk of the board of Supervisors.

OTHER BUSINESS

Chairman Gallahan commented on the number of motor vehicle accidents listed on June's monthly report. 60% are deer related.

ADJOURNMENT

With no further business to come before the Committee,

Supervisor Welch made a motion to adjourn. Supervisor Cowley seconded the motion. All ayes; motion carried.

The meeting adjourned at 11:26 A.M.

Respectfully submitted,

Cindy Abraszek
Secretary I



Services for Long Term Care

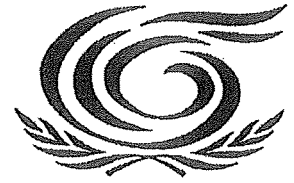
**Ontario County Office for the Aging
3010 County Complex Dr.
Canandaigua, NY 14424**

**Office: (585) 396-4040 or
(315) 781-1321**

Fax: (585) 396-7490

E-Mail: onofa@co.ontario.ny.us

Website: <http://www.co.ontario.ny.us/Aging/>



*Working towards a society
for all ages*

Memorandum

To: Ontario County Insurance Committee

From: Irene Coveny, Director

Date: July 25, 2014

RE: Volunteer Transportation Services

The Office for the Aging would like to expand volunteer services to include transporting clients to medical appointments and other essential errands. This type of service is called "assisted" transportation and it is not currently provided by the County. It is specifically for individuals who find it difficult to use public transportation due to frailty or disability. In addition, we would like volunteers to do chores and yard work for older frail clients.

Providing this service through volunteers has not been done by the County in the past due to liability concerns. The County is self-insured for all lines of business and any liability created by the program would be covered under the self- insurance plan.

After researching other programs in the area, there is an insurance company called CIMA that provides a Volunteer Insurance Service (VIS). I consulted with John Parrott, the County's insurance consultant, and he advises that we purchase this insurance. It is a reasonably inexpensive way to protect our volunteers while at the same time reducing potential liability of the county. This program offers coverage in excess of the volunteer's own health, automobile and liability insurance. It is estimated that the cost of covering 20 volunteers is less than \$500. This coverage may also be an inducement for volunteers to participate.

I am seeking the approval of the insurance committee on this matter.



Coverage for good.®

VOLUNTEERS INSURANCE SERVICE (VIS)® INSURANCE PROGRAM

It doesn't happen often, but when it does, the results can be serious...a volunteer is injured, or injures someone else, while performing his or her volunteer duties. One of the benefits of volunteering for this organization is that you are provided insurance protection in case these things happen to you. There are three kinds of coverage; check with your volunteer coordinator to see which coverages your organization has chosen to provide to you.

SUMMARY OF COVERAGES

I. Excess Accident Medical Coverage

This coverage is in excess of any other health insurance that you have in place. The excess accident medical coverage will pay up to \$50,000 for medical treatment, hospitalization and licensed nursing care required as the result of a covered accident. The insurance applies while you are traveling directly to and from, and while you are participating in, volunteer-related activities. **Initial medical expenses must be incurred within 60 days of the accident. Expenses are then covered for a one-year period following the accident.**

Dental care is covered up to \$500 per tooth for accidental injury to teeth and repair of dentures. Maximum benefit for dental care is \$900 per accident.

This coverage also provides up to \$50 for repair or replacement of eyeglass frames and up to \$50 for repair or replacement of eyeglass prescription lenses damaged as a result of a covered accident.

The maximum benefit under the Excess Accident Medical coverage, including dental and eyeglass expenses, is \$50,000.

This insurance does not duplicate benefits payable under any other valid and collectible insurance coverage.

Accidental Death and Dismemberment Coverage - In addition to the accident medical coverage, the plan will pay benefits for death or loss of limb or sight, occurring within one year as a result of a covered accident. See coverage details at www.cimaworld.com.

Exclusions to Accident Insurance - A complete listing of the exclusions is detailed in the insurance policy. Please go to www.cimaworld.com for details.

II. Excess Volunteer Liability Insurance

All registered volunteers (collectively) of an organization are provided with excess volunteer liability insurance at a limit of \$1,000,000 per occurrence (subject to an annual aggregate for each named organization.) This policy provides protection if you are liable for bodily injury or property damage arising out of the performance of your duties during your volunteer assignment. **This coverage is in excess of and noncontributing with any other valid and collectible insurance you may have.**

Exclusions to Volunteer Liability Insurance - A complete listing of the exclusions is included in the insurance policy details, which are available at www.cimaworld.com.

III. Excess Automobile Liability Insurance

This coverage provides an extra layer of protection for you as a registered volunteer driver while performing your duties. This insurance applies only after your own insurance is exhausted, or the policy's retention has been exceeded. This coverage protects you for bodily injury or property damage claims arising out of the operation of your own vehicle, during your volunteer assignment.

The liability policy is written at a combined single limit (including both bodily injury and property damage) of \$500,000 each accident. This insurance is in excess of the lesser of:

- A. \$50,000 each accident
- B. an amount equal to the applicable limits of liability of any other collectible insurance; or

- C. an amount equal to the minimum limit of liability required under the motor vehicle financial responsibilities laws of the state in which the accident occurs.

It is important to remember that you must maintain your own auto liability coverage at least equal to the state-required minimums. Also, please remember that this coverage does not apply to any damage to your vehicle.

Exclusions to Excess Automobile Liability Insurance - A complete listing of the exclusions is in the policy details at www.cimaworld.com.

IV. Commonly asked questions

- ***My car was damaged in an accident while I was volunteering; will you cover my deductible for the repairs?***
No. The coverage is for liability claims only. There is no coverage for damage to your car.
- ***I have medical bills related to an accident while I was volunteering. Who do I send the bills to?***
The accident medical plan pays in excess of any other health insurance coverage you have. Send all of the bills to your current health insurance company. If not everything is paid, follow the instructions below for filing a claim.
- ***I see that the policy provides excess protection if I cause bodily injury or property damage. What if there is an allegation of sexual misconduct or sexual abuse?***
The policy does not provide protection in the event of a criminal proceeding, but it may provide protection in the event of a civil proceeding. You would be entitled to a defense against an allegation of sexual abuse or sexual misconduct under the volunteer liability contract, and up to a total of \$1,000,000 in payments by the insurer for judgments, settlements and legal defense. **However, the policy would not defend or indemnify you if you admitted wrongdoing, or if the allegations against you proved true.**
- ***How do I file a claim?***
For any type of claim, you first need to see your volunteer coordinator. If you have an accident claim, you will need a "proof of loss" form (available at our Web site www.cimaworld.com.) Both you and the coordinator must complete the form and send it to CIMA. Keep a copy for your records. Submit your bills to any existing medical insurance plan first. Once you have their "Explanation of Benefits" form(s), send those to CIMA at the address shown on this brochure, along with a copy of your "proof of loss" form. For a claim against you alleging that you caused bodily injury or property damage while volunteering, contact your volunteer coordinator immediately. Provide as much detail as possible about the incident, and obtain any police reports. Your coordinator will then pass this information to CIMA, along with a statement that you were volunteering at the time of the incident.

Further Questions?

Visit our Web site, www.cimaworld.com. We have copies of the policies along with additional information concerning the extent and the limitations of these policies.

This brochure is for general description purposes only. It does not amend, modify or supplement any insurance policy. Consult the actual policy for details regarding terms, conditions, coverage, exclusions, products, services and programs which may be available to you.

About Volunteers Insurance Service:

This insurance program is provided by Volunteers Insurance Service Association, Inc. (VIS), a risk purchasing group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seq.). VIS's Articles of Incorporation, Financial Information, and a list of the members of VIS's Board of Directors are available to VIS Members upon request.

Plan administered by:

THE CIMA COMPANIES, INC.

2750 KILLARNEY DR., SUITE 202, WOODBRIDGE VA 22192

TELEPHONE 703.739.9300, 800.468.4200

FAX 703.739.0761

E-MAIL Volunteers@cimaworld.com

WWW.CIMAWORLD.COM

Ontario County Department of Human Resources

3019 County Complex Drive
Canandaigua, New York 14424-9505
Phone (585) 396-4465
Fax (585) 396-8843

Civil Service Applications & Testing
(585) 396-4465
www.co.ontario.ny.us

Employee Relations Compensation & Benefits
Workers' Compensation Self Insurance
(585) 396-4405

July 29, 2014

TO: Jeff Gallahan, Chairman, Insurance Committee
Insurance Committee Members

FROM: Julie E. Hoffman, Director of Employee Relations

SUBJECT: Insurance Waiver – Dan Moore

Daniel Moore of 39 Holiday Lane, Canandaigua, New York, has been Ontario County's Physical Fitness Exam Monitor for over 20 years. He is called upon to provide expert judgment for Police and Corrections physical fitness pre-employment and post-appointment fitness incentive exams. County staff are the primary exam site monitors and manage the process. Mr. Moore, a retired physical education teacher, assists in making sure there is no question on the pass/fail requirements. His expert guidance has helped us to avoid complaints from applicants about fair testing. Complaints are common in other counties. County staff is ultimately responsible for decisions. Mr. Moore is our advisor.

The cost for Mr. Moore to provide insurance relative to his fees would create a hardship. In 2013, we paid Mr. Moore \$3,523. For 2014, we have paid Mr. Moore \$324.00 year to date. He receives \$27 per examination of each potential Correction Officer candidate and \$32 per examination of each potential County Road Patrol and County Police Officer candidate.

In order for Human Resources to bring forward a contract with Mr. Moore for 2015, we are requesting a waiver of the insurance requirements from the Insurance Committee. Mr. Moore is able to provide the required disability and workers compensation forms.

Thank you for your consideration of this waiver request.

New York State Civil Service Commission President's Award Winning Agency

**ONTARIO COUNTY
MONTHLY SUMMARY
WORKERS' COMPENSATION PAYMENTS**

Insurance Committee Meeting
Tuesday, August 05, 2014

July 2014 EXPENSES

| | Payments | Payments over \$5,000 | Description |
|--------------|------------------|----------------------------------|--|
| MEDICAL | \$ 48,770 | \$ 6,769 | W13572, Village of Phelps, ER visit |
| COMPENSATION | \$ 96,749 | \$ 38,476 6,000 | W13411, Twn of Frmgtton - SLU Award, R arm W13411, Twn of Frmgtton - Att. Fee |
| TOTAL | <u>\$145,519</u> | <u>\$51,245</u> | |

2014 YEAR-TO-DATE EXPENSES

| | ANNUAL BUDGET | YTD BUDGET | YTD EXPENSES | VARIANCE |
|--------------|--------------------------|-----------------------|-------------------------|-----------------|
| MEDICAL | 495,000 | 285,577 | 335,748 | -50,171 |
| COMPENSATION | 1,300,000 | 750,000 | 676,936 | 73,064 |
| TOTAL | <u>\$1,795,000</u> | <u>\$1,035,577</u> | <u>\$1,012,685</u> | <u>\$22,892</u> |

REIMBURSEMENTS

| | July | YTD | ANNUAL BUDGET |
|-------------------|-------------|------------|----------------------|
| NYS Special Funds | \$41,589 | \$246,945 | \$250,000 |

June - JULY 2014 Events

| Date of Accident by Month June 2014 | Township | Road 1 | Road 2 | Description | County Claim v 3rd Party? | County Employee | 3rd Party |
|--|----------|--------|---------------------|--|---------------------------|-----------------|--|
| 6/26/2014 | Geneva | CR 6 | west of SR 5 | Pickup truck is stopped in traffic in the northbound lane of CR 6. When the light turns green, driver is daydreaming and the guy behind him is not, promptly rear ends him. Ticket for him. | <input type="checkbox"/> | | Donald Abel and Jacob Buddenhagen |
| 6/30/2014 | Phelps | CR 23 | Melvin Hill Rd. | Sedan going south on Melvin Hill Rd runs the stop sign, hits a pickup with the right of way. Two tows but no injuries. | <input type="checkbox"/> | | Kim Frankenfield and Shawn Gottshall |
| 6/30/2014 | Richmond | CR 37 | south of Briggs St. | Deer/CAR MVA: deer dispatched at scene. | <input type="checkbox"/> | | Jennifer Cansdale |
| July 2014 | Victor | CR 42 | west of SR 96 | One driver is going south on Route 96, followed by another going at high speed. 1st driver turns right onto CR 42, then pulls off on shoulder to let the speeder get by. Speeder hits his sedan, keeps going. 1st driver follows him to a business, speeder slams a piece of paper at 1st driver with name and number on it, leaves again. Officer unable to locate him. | <input type="checkbox"/> | | Thomas Mourhess, hit; Luke Nowak, road rage. |

| Date of Accident by Month | Township | Road 1 | Road 2 | Description | County Claim v 3rd Party? | County Employee | 3rd Party |
|---------------------------|-----------------|----------------------|---------------------------------|--|---------------------------|-----------------|---------------------------|
| 7/3/2014 | Farmington | CR 41 | east of Wood Drive | Sedan traveling west on CR 41 sideswipes a mailbox, driver gets out, checks damage and when approached by homeowner, leaves the scene. Returns to the scene and is arrested for DWI and ticketed for other offenses as well. Tow needed for car. | <input type="checkbox"/> | | John George, age 73 |
| 7/4/2014 | Farmington | CR 8 | north of Cdga Farmington TL Rd. | Deer/Car MVA: deer fled. | <input type="checkbox"/> | | Joan Stover |
| 7/6/2014 | Canandaigua | CR 28 | south of School house Rd | Deer/Car MVA: deer dead. | <input type="checkbox"/> | | Scott Philey |
| 7/9/2014 | Hopewell | County Complex Drive | | ARC bus driving by a County ground crew mowing lawns is hit by flying stone. Passenger side window breaks, driver not injured. | <input type="checkbox"/> | Scott Bair | |
| 7/9/2014 | Hopewell | CR 4 | east of Algerine | Driver states he was driving on CR4 when he lost control of the car due to weather conditions. Into ditch, towed out, ticketed. | <input type="checkbox"/> | | Michael Roulan |
| 7/9/2014 | East Bloomfield | CR 39 | south of Boughton Rd. | Huff Farms tractor going south on CR 39 tangles its "mega cutter" attachment in the telephone wires, with poor result. | <input type="checkbox"/> | | Daniel Grundman |
| 7/11/2014 | West Bloomfield | CR 37 | south of Seymour | Deer/Car MVA: deer dead. | <input type="checkbox"/> | | Cindy Lamonica |
| 7/12/2014 | East Bloomfield | CR 39 | Ellis Rd | Young driver going west on Ellis Rd. fails to stop for the stop sign, hits older couple going south on CR 39. Young driver to hospital via ambulance; two tows required; ticket for her. | <input type="checkbox"/> | | Kathryn Ellis; Bert Olton |

| Date of Accident by Month | Township | Road 1 | Road 2 | Description | County Claim v 3rd Party? | County Employee | 3rd Party |
|---------------------------|-------------|--------------|-----------------------|--|-------------------------------------|-----------------------|------------------------------------|
| 7/13/2014 | Farmington | CR 41 | west of Mertensia | Deer/Car MVA: deer dead. Tag issued, windshield blown out and tow required. | <input type="checkbox"/> | | Rebekah Avecedo |
| 7/14/2014 | Hopewell | CR 22 | SR 21 | Collision at SR 21 and Hanna Road (CR 22). Driver in small pickup going south on SR 21 turns onto CR 22, right into the path of an oncoming SUV. Both drivers to hospital via ambulance, two tows, and a DOT stop sign out. Ticket for the failure to yield. | <input type="checkbox"/> | | Patricia Brundage and Annette Lein |
| 7/14/2014 | Farmington | Deerfield Dr | east of Mertensia | Couple calls in a larceny and while our deputy is investigating, the lady of the house has to leave and backs into our Sheriff's marked car. Pictures taken by officer already at the scene. | <input checked="" type="checkbox"/> | Catherine Habberfield | Linda and Ted Hultzapple |
| 7/15/2014 | Victor | CR 41 | east of Malone | Deer/Car MVA: deer dead. | <input type="checkbox"/> | | Greg Buisman |
| 7/15/2014 | Hopewell | CR 18 | south of Lincoln Hill | Deer/Car MVA: Pickup truck stops in road to allow a deer to pass. Another vehicle comes around the curve and hits him from behind. Deer fine, no injuries to humans. | <input type="checkbox"/> | | Ricky Coons and Rocco Venezia |
| 7/15/2014 | Canandaigua | CR 30 | west of Outhouse Road | Elam Sand and Gravel diesel truck leaves the roadway, takes out several mailboxes. (A culvert was hit, but no damage noted on MVA report). Driver has several explanations but it was determined he was distracted, no tickets were issued. Tow required, no injuries to driver. DEC came out for diesel leak. | <input type="checkbox"/> | | Fay Barratt (male) |

| Date of Accident by Month | Township | Road 1 | Road 2 | Description | County Claim v 3rd Party? | County Employee | 3rd Party |
|---------------------------|-------------|--------|----------------------|--|-------------------------------------|-----------------|---------------------------------|
| 7/15/2014 | Canandaigua | CR 30 | west of Short Rd | Really? As one driver passes another, they both exchange middle fingers. Then, the passed car speeds up, and the passing driver slams on her brakes, "for no reason". Passed car tries to pass as well, but a collision is unavoidable. One driver to hospital via ambulance, one tow required, and BOTH drivers ticketed for reckless driving. And, with a three year old in one car. | <input type="checkbox"/> | | Nicole House and Amanda Hampton |
| 7/18/2014 | Canandaigua | CR 16 | south of Butler Rd. | Two BIG Ford pickup trucks, each with BIG extended tow mirrors, going in opposite directions on CR 16. Their big mirrors collide, although each is adamant he was in his own lane. | <input type="checkbox"/> | | Richard Savage and Kyle Dixon |
| 7/18/2014 | Canandaigua | CR 16 | north of Wyffels Rd. | Young driver parked along the road (Legal parking spot) manages to hit a parked car while trying to get out onto CR 16. | <input type="checkbox"/> | | Mitchell Buck |
| 7/19/2014 | Gorham | CR 18 | at Middle Rd | Driver stops for stop sign, then pulls out thinking the oncoming traffic was turning. They weren't. Collision. | <input type="checkbox"/> | | Samantha Buck; Lauren Way |
| 7/21/2014 | Hopewell | CR 4 | and CR 10 | An (alleged) drunk takes out a light pole and signage while going the wrong way around the CR 4 & 10 traffic circle, at 5 AM. Tow, and many tickets, including leave the scene of an accident on foot. | <input checked="" type="checkbox"/> | | Kenneth Marvin |

| Date of Accident by Month | Township | Road 1 | Road 2 | Description | County Claim v 3rd Party? | County Employee | 3rd Party |
|---------------------------|-------------|---------|--------------------|---|-------------------------------------|--|---------------|
| 7/28/2014 | Richmond | CR 37 | south of Howcroft | Driver going south on CR 37 sees deer, hits brakes, ends up in ditch off the west shoulder of the road. Driver to hospital via ambulance with complaint of pain. Tow required. | <input type="checkbox"/> | | Jessica Evans |
| 7/28/2014 | Richmond | Main St | east of CR 36 | During the flooding and storm, County employee with Supervisor Angelo as his passenger, backs into a parked sedan. Visibility near 0. No injuries. | <input type="checkbox"/> | Jeff Harloff driving, Ralph Angelo in SUV. | Scott Harris |
| 7/28/2014 | Canandaigua | CR 16 | Ashton Place | 17 year old girl going north on CR 16 loses control of vehicle after "hitting something". Paint ball mark found on driver side headlight caused accident. Two 19 year old boys also in car; no injuries; tow required. | <input type="checkbox"/> | | Ashley Peno |
| 7/28/2014 | Geneva | CR 6 | | Midnight MVA: Driver southbound on CR 6 fails to negotiate a curve, spins out, hits a NYSEG pole, mailbox and lawn décor. Heads for the next lawn where driver spins tires, gets back on roadway, loses control again and hits our east side guiderail. Vehicle leaves its front bumper, HEADLIGHTS, and license plate at the scene. Driver continues on, is caught in Yates County and charged with DWI. | <input checked="" type="checkbox"/> | | Jose Vasquez |
| 7/30/2014 | Victor | CR 9 | at Springcreek Dr. | Deer/Car MVA: deer dead. | <input type="checkbox"/> | | Anita McClure |