

MEETING NO. **4289**
JOURNAL OF PROCEEDINGS
BOARD OF TRUSTEES OF THE GENERAL RETIREMENT SYSTEM
OF THE CITY OF DETROIT
HELD **SEPTEMBER 1, 2021**
10:00 A.M.

RETIREMENT SYSTEMS CONFERENCE ROOM
TELE-CONFERENCE
ALLY CENTER, 500 WOODWARD AVENUE; SUITE 3000
DETROIT, MICHIGAN 48226

TRUSTEES PRESENT

| | |
|----------------------|-------------------------------|
| Wendell Anthony | Trustee |
| Jermaine Brown | Trustee |
| Kimberly Hall-Wagner | Trustee/Chairperson |
| Reginald Jenkins | Trustee |
| John Naglick | Ex-Officio Trustee/Deputy CFO |
| June Nickleberry | Trustee/Vice-Chairperson |
| Crystal Perkins | Trustee |
| Thomas Sheehan | Trustee |

TRUSTEES EXCUSED

| | |
|------------------|--|
| Scott Benson | Ex-Officio Trustee/City Council Member |
| Christa McLellan | Ex-Officio Trustee/City Treasurer |

TRUSTEES ABSENT

None

ALSO PRESENT

| | |
|---------------------|------------------------------|
| David Cetlinski | Executive Director |
| Gail A. Oxendine | Assistant Executive Director |
| Ryan Bigelow | Chief Investment Officer |
| Michael VanOverbeke | General Counsel |
| Marcella Brewer | Recording Secretary |

STAFF EXCUSED

None

CHAIRPERSON

Kimberly Hall-Wagner

A verbal Roll Call took place at 10:02 a.m. and Trustee Hall-Wagner called the meeting to order. This meeting was held as a teleconference in accordance with the Michigan Open Meetings Act, and as a result of the Michigan Governor's State of Emergency relative to the COVID – 19 Pandemic.

Present at Roll Call: Jermaine Brown (Wayne County, MI), Reginald Jenkins (Detroit, MI), John Naglick (Detroit, MI), June Nickleberry (Delaware, OH).Crystal Perkins (Detroit, MI), Thomas Sheehan (Royal Oak, MI), and Vice-Chairperson-

Re: Service Retirement(s)

Motion By: Trustee Perkins - Supported By: Trustee Sheehan

RESOLVED, that the application(s) for **SERVICE RETIREMENT** as outlined below be hereby APPROVED:

| | |
|-------------------------|--|
| NAME, TITLE, DEPARTMENT | Tanita V. Alexander – Vehicle Operator I – General Services |
| SERVICE CREDIT | 17-11 |
| EFFECTIVE DATE | 08-21-21 |

| | |
|-------------------------|--|
| NAME, TITLE, DEPARTMENT | Sheila M. Ball- Accountant III - Finance |
| SERVICE CREDIT | 14-02 |
| EFFECTIVE DATE | 08-21-21 |

| | |
|-------------------------|--|
| NAME, TITLE, DEPARTMENT | Jhalma R. Hale – Street Maintenance Foreman - DPW |
| SERVICE CREDIT | 14-04 |
| EFFECTIVE DATE | 08-14-21 |

| | |
|-------------------------|---|
| NAME, TITLE, DEPARTMENT | James Morris – Traffic Investigator - DPW |
| SERVICE CREDIT | 26-00 |
| EFFECTIVE DATE | 07-28-21 |

| | |
|-------------------------|--|
| NAME, TITLE, DEPARTMENT | Mary L. Moss – Fire Dispatcher Medi – Fire (Civilian) |
| SERVICE CREDIT | 26-10 |
| EFFECTIVE DATE | 09-14-21 |

Re: Service Retirement(s) - continued

| | |
|-------------------------|---|
| NAME, TITLE, DEPARTMENT | Kenneth L. Townsend – General Auto Mechanic - Transportation |
| SERVICE CREDIT | 15-10 |
| EFFECTIVE DATE | 09-01-21 |

| | |
|-------------------------|---|
| NAME, TITLE, DEPARTMENT | Gordon L. Walls - General Auto Mechanic – General Services |
| SERVICE CREDIT | 25-08 |
| EFFECTIVE DATE | 08-14-21 |

Yeas: Brown, Jenkins, Naglick, Nickleberry, Perkins, Sheehan, and Chairperson Hall-Wagner
- 7

Nays: None

Re: Early Retirement(s)

Motion By: Trustee Perkins - Supported By: Trustee Sheehan

RESOLVED, that the application(s) for **EARLY RETIREMENT** as outlined below be hereby APPROVED:

| | |
|-------------------------|---|
| NAME, TITLE, DEPARTMENT | Angela Peavy – Manager I – Recreation - General Services |
| SERVICE CREDIT | 21-09 |
| EFFECTIVE DATE | 08-28-21 |

Yeas: Brown, Jenkins, Naglick, Nickleberry, Perkins, Sheehan, and Chairperson Hall-Wagner
- 7

Nays: None

Re: Vested Retirement(s)

Motion By: Trustee Perkins - Supported By: Trustee Sheehan

RESOLVED, that the application(s) for **VESTED RETIREMENT** as outlined below be hereby APPROVED:

| | |
|-------------------------|--|
| NAME, TITLE, DEPARTMENT | Rudolph Bartlett, Jr. – Line Worker – Public Lighting |
|-------------------------|--|

SERVICE CREDIT 10-00
EFFECTIVE DATE 08-10-21

Re: Vested Retirement(s) - continued

NAME, TITLE, DEPARTMENT Anthony C. Carey – Special Project
Technician – Water & Sewerage
SERVICE CREDIT 18-06
EFFECTIVE DATE 09-01-21

NAME, TITLE, DEPARTMENT Ramona W. Jackson – Office Assistant II –
Police (Civilian)
SERVICE CREDIT 10-06
EFFECTIVE DATE 09-01-21

NAME, TITLE, DEPARTMENT Ellis Gray Johnson – Ref Col Foreman –
Water & Sewerage
SERVICE CREDIT 11-11
EFFECTIVE DATE 09-01-21

NAME, TITLE, DEPARTMENT Dennis Jones – Construction Equipment
Operator - Recreation
SERVICE CREDIT 12-03
EFFECTIVE DATE 08-01-21

NAME, TITLE, DEPARTMENT Craig King – Tree Artisan - DPW
SERVICE CREDIT 20-10
EFFECTIVE DATE 09-01-21

NAME, TITLE, DEPARTMENT Alvin Robert Lockett – RCPO - DPW
SERVICE CREDIT 15-03
EFFECTIVE DATE 09-01-21

NAME, TITLE, DEPARTMENT Renee A. Stamper – TEO - Transportation
SERVICE CREDIT 17-08
EFFECTIVE DATE 09-01-21

Yeas: Brown, Jenkins, Naglick, Nickleberry, Perkins, Sheehan, and Chairperson Hall-Wagner
- 7

Nays: None

Re: Hybrid Retirement(s)

Motion By: Trustee Perkins - Supported By: Trustee Sheehan

RESOLVED, that the application(s) for a **HYBRID RETIREMENT** as outlined below be hereby APPROVED:

| | |
|-------------------------|---|
| NAME, TITLE, DEPARTMENT | Sheila M. Ball - Accountant III - Finance |
| SERVICE CREDIT | 06-06 |
| EFFECTIVE DATE | 08-21-21 |

| | |
|-------------------------|---|
| NAME, TITLE, DEPARTMENT | Sandra A. Gajewski – Automotive RPM FRM AST – General Services |
| SERVICE CREDIT | 03-00 |
| EFFECTIVE DATE | 08-13-21 |

| | |
|-------------------------|--|
| NAME, TITLE, DEPARTMENT | Jhalma R. Hale – Street Maintenance Foreman - DPW |
| SERVICE CREDIT | 06-11 |
| EFFECTIVE DATE | 08-14-21 |

| | |
|-------------------------|---|
| NAME, TITLE, DEPARTMENT | James Morris – Traffic Investigator - DPW |
| SERVICE CREDIT | 06-02 |
| EFFECTIVE DATE | 07-28-21 |

| | |
|-------------------------|--|
| NAME, TITLE, DEPARTMENT | Mary L. Moss – Fire Dispatcher Medi – Fire (Civilian) |
| SERVICE CREDIT | 06-08 |
| EFFECTIVE DATE | 09-14-21 |

| | |
|-------------------------|---|
| NAME, TITLE, DEPARTMENT | Renee A. Stamper – TEO - Transportation |
| SERVICE CREDIT | 01-06 |
| EFFECTIVE DATE | 09-01-21 |

| | |
|-------------------------|---|
| NAME, TITLE, DEPARTMENT | Kenneth L. Townsend – General Auto Mechanic - Transportation |
| SERVICE CREDIT | 07-02 |
| EFFECTIVE DATE | 09-01-21 |

| | |
|-------------------------|---|
| NAME, TITLE, DEPARTMENT | Gordon L. Walls - General Auto Mechanic – General Services |
|-------------------------|---|

SERVICE CREDIT 06-10
EFFECTIVE DATE 08-14-21

Yeas: Brown, Jenkins, Naglick, Nickleberry, Perkins, Sheehan, and Chairperson Hall-Wagner
- 7

Nays: None

Re: Option Change

Motion By: Trustee Perkins - Supported By: Trustee Sheehan

RESOLVED, that the application(s) for an **OPTION CHANGE** as outlined below be hereby APPROVED:

| | |
|-------------------------|---|
| NAME, TITLE, DEPARTMENT | Thaer Garmoo – Instructor Public Works - DPW |
| SERVICE CREDIT | 21-08 |
| EFFECTIVE DATE | 08-03-21 |
| FROM: | Straight Life – Equate Age 65 |
| TO: | Option A/Pop-Up - Equate Age 65 |

Yeas: Brown, Jenkins, Naglick, Nickleberry, Perkins, Sheehan, and Chairperson Hall-Wagner
- 7

Nays: None

RATE CHANGE

Motion By: Trustee Perkins - Supported By: Trustee Sheehan

RESOLVED, that the application(s) for an **RATE CHANGE** as outlined below be hereby APPROVED:

| | |
|-------------------------|---|
| NAME, TITLE, DEPARTMENT | John M. Nader – Sr. Asst. Corp Counsel – Law – (Legacy) |
| SERVICE CREDIT | 13-11 |
| EFFECTIVE DATE | 08-01-21 |
| FROM: | 0.833793 |
| TO: | 0.856993 |

NAME, TITLE, DEPARTMENT John M. Nader – Sr. Asst. Corp Counsel –
Law – **(Hybrid)**
SERVICE CREDIT 00-08
EFFECTIVE DATE 08-01-21
FROM: 0.833793
TO: 0.856993
Yeas: Brown, Jenkins, Naglick, Nickleberry, Perkins, Sheehan, and Chairperson Hall-Wagner
- 7

Nays: None

RECEIPTS:

The Board received the following receipts for Acknowledgment:

Cash Receipts Cash Account: HYBLIQRES
Company: RSCD-General Start Date: 8/14/2021
End Date: 8/27/2021

| Doc. Date | Module | Tran. Type | Doc. Nbr. | Description | R/C | Receipt |
|-----------|--------|------------|-----------|---|-----|------------|
| 8/25/2021 | CA | Cash Entry | | After-tax Annuity and Pre tax pension contributions 8-25-21 | -/C | 2,687.80 |
| 8/27/2021 | CA | Cash Entry | | After-tax Annuity and Pre tax pension contributions 8-27-21 | -/C | 599,557.14 |
| | | | | | | 602,244.94 |

Cash Receipts Cash Account: LIQ RESERV
Company: RSCD-General Start Date: 8/14/2021
End Date: 8/27/2021

| Doc. Date | Module | Tran. Type | Doc. Nbr. | Description | R/C | Receipt |
|-----------|--------|------------|-----------|--|-----|-----------|
| 8/23/2021 | CA | Cash Entry | 002814 | Loan Deductions 8-13-21 (\$49,231.08) (Rec'd 8/23) | R/C | 49,231.08 |
| 8/23/2021 | CA | Cash Entry | 002815 | Loan Deductions 8-20-21 (\$320.08) (Rec'd 8/23) | R/C | 320.08 |
| | | | | | | 49,551.16 |

Total Receipts 651,796.10

Re: Fees and Expenses

Resolution Moved By: Trustee Perkins- Supported By: Trustee Sheehan

WHEREAS, the Board has been presented with the List of Disbursements for Board Approval which is referenced below requesting payment for Fees and Expenses, and

WHEREAS, the Board has been requested to approve payment of said Fees and Expenses, **THEREFORE, BE IT RESOLVED**, that subject to staff audit and approval of all Legal Fees by the Board's General Counsel, the Board **APPROVE** payment of the following Fees and Expenses:

Disbursement Report

| Account | Payment Method | Currency | | |
|--|-----------------|---|---------------------|-------------------|
| HUNT - VEN | ACH | US | | |
| Vendor Name | Invoice Number | Invoice Description | Amount To Pay | |
| 500 WEBWARD LLC | 146757 | Work Orders for Office Maintenance | 16.25 | |
| ADP, INC | 584538749 | Check Printing Services | 463.65 | |
| ADP, INC | 586411015 | Check Printing Services | 467.15 | |
| DELL MARKETING, LP | 10483889383 | Computer Equipment | 523.00 | |
| DELL MARKETING, LP | 10505211870 | Computer Equipment | 1,120.37 | |
| DELL MARKETING, LP | 10506636191 | Computer Equipment | 560.18 | |
| FEDEX | 7-479-16250 | Mailing | 59.98 | |
| FIDELITY INSTITUTIONAL ASSET MGT TRUST CO | 20210524-4576-A | Management Fees 2nd Qtr '21 (thru 5/24/21) | 54,244.61 | |
| Premier Parking (fka Ultimate Parking) | 175004 | Parking Validation Charges - July 2021 | 80.00 | |
| PROCENTIA, INC | 2411 | Implementation | 60,172.19 | |
| QUILL CORPORATION | 18796192 | Office Supplies | 229.64 | |
| SALIENT CAPITAL ADVISORS | 2Q21 | Management Fees 2nd Qtr '21 | 59,849.29 | |
| TEAMVIEWER GERMANY GmbH | R00881188 | Premium Subscription 8/19/21 - 8/18/22 | 588.83 | |
| Cash Account/Payment Method Total: | | | 13 Documents | 178,375.14 |
| HUNT - VEN | CHECK | US | | |
| Vendor Name | Invoice Number | Invoice Description | Amount To Pay | |
| CANON SOLUTIONS AMERICA, INC | 4037122813 | Copier Maintenance | 122.23 | |
| COMCAST | 081721 | High Speed Internet | 213.03 | |
| First CHOICE Coffee Services | 789170 | Coffee Supplies | 175.20 | |
| JERMAINE BROWN | 092121JB | Travel Reimbursement for MAPERS Conference | 300.00 | |
| Quadient Leasing USA, Inc (formerly MailFinance) | N9004326 | Mail Machine Lease Payment 9/17/21-12/16/21 | 545.77 | |
| XEROX | 014113589 | Printer Maintenance | 9.61 | |
| Cash Account/Payment Method Total: | | | 6 Documents | 1,365.84 |

* Payment amount is estimated based on the effective date 8/30/2021

Yeas: Brown, Jenkins, Naglick, Nickleberry, Perkins, Sheehan, and Chairperson Hall-Wagner
- 7

Nays: None

Re: Refunds of Accumulated Contributions (Annuity Savings Fund)

Resolution Moved By: Trustee Perkins - Supported By: Trustee Jenkins

RESOLVED, that the contributions to the Annuity Savings Fund by members of the General Retirement System, including interest, as set forth in the following:

List No. 7532 - \$ 78,885.59

List No. 7533 - \$ 760,038.04

be **REFUNDED**, pending audit by the Retirement Systems' Accounting Staff.

Yeas: Brown, Jenkins, Naglick, Nickleberry, Perkins, Sheehan, and Chairperson Hall-Wagner
- 7

Nays: None

Re: Employee Loan Program August 25, 2021

Resolution Moved By Trustee Perkins- Supported By: Trustee Jenkins

RESOLVED, that the disbursements for the Employee Loan Programs (Legacy and Hybrid) by members of the General Retirement System, as set forth in the amount of **\$21,502.00** including interest, be hereby **APPROVED**.

Yeas: Brown, Jenkins, Naglick, Nickleberry, Perkins, Sheehan, and Chairperson Hall-Wagner
- 7

Nays: None

Re: Employee Loan Program September 1, 2021

Resolution Moved By Trustee Perkins- Supported By: Trustee Jenkins

RESOLVED, that the disbursements for the Employee Loan Programs (Legacy and Hybrid) by members of the General Retirement System, as set forth in the amount of **\$26,381.00** including interest, be hereby **APPROVED**.

Yeas: Brown, Jenkins, Naglick, Nickleberry, Perkins, Sheehan, and Chairperson Hall-Wagner
- 7

Nays: None

Re: Minutes/Journal No. 4287- (08/04/21)

Resolution Moved By: Trustee Perkins - Supported By: Trustee Sheehan

RESOLVED, that the Minutes/Journal of Proceedings of the General Retirement System of the City of Detroit, of Meeting **No. 4287** held on **August 4, 2021**, be hereby **APPROVED** as recorded and submitted.

Yeas: Brown, Jenkins, Naglick, Nickleberry, Perkins, Sheehan, and Chairperson Hall-Wagner
- 7

Nays: None

PUBLIC COMMENT

None

Ryan Bigelow joined the meeting at 10:06 am

ASSISTANT EXECUTIVE DIRECTOR'S REPORT

Assistant Executive Director, **Gail A. Oxendine**, had no formal report, but provided the trustees with a copy of the following Gabriel Roeder report.

- 140 Hour Service Pro-Rate Report (updated)

The City is requesting that Gabriel Roeder make one revision to the letter to show what pro-rated credits could be given to be cost neutral to the Retirement System.

- Telephone Survey

EXECUTIVE DIRECTOR'S REPORT

- Office Staff Update

The staff is currently working 4 days in the office and 1 day remotely. Beginning September 13, 2021, the staff will work 3 days in the office and 2 days remotely.

- Annuity Statements

Trustee Anthony joined the meeting at 10:20 am (Detroit, MI)

CHIEF INVESTMENT OFFICER'S REPORT

Chief Investment Officer, **Ryan Bigelow**, discussed the following with the Board of Trustees:

- Trumbull Loft Disposition Recommendation

Motion: Moved by Trustee Sheehan. Supported by Trustee Naglick. To approve the recommended sale of the Trumbull Loft Property for the offer of \$525,000, subject to the review by Legal Counsel. The motion passed unanimously.

- Bacaro Club Disposition Recommendation

Motion: Moved by Trustee Sheehan. Supported by Trustee Naglick. To approve the recommended sale of the Bacaro Club Property for the offer of \$1,080,000, subject to the review by Legal Counsel. The motion passed unanimously.

- Banyan Realty 2nd Quarter Report

Motion: Moved by Trustee Anthony. Supported by Trustee Nickleberry. To acknowledge receipt and file a copy of the Banyan Realty 2nd Quarter Report. The motion passed unanimously.

GENERAL COUNSEL'S REPORT

General Counsel **Michael VanOverbeke**, discussed the following matters with the Board of Trustees:

- EDRO
- Fort Shelby Forbearance

Re: EDRO

Re: Johnny Blue, Jr. v. Camelia Bingham Wayne County Circuit Court Case No. 19-110617-DO

Resolution Moved By: Trustee Anthony – Supported By: Trustee Nickleberry

WHEREAS, the Board of Trustees is in receipt of an Eligible Domestic Relations Order (“EDRO”), dated June 7, 2021, wherein Camelia Bingham, the Alternate Payee, is awarded certain rights to the retirement allowance of Johnny Blue, Jr., the Participant, and

WHEREAS, the Retirement System consists of both a Legacy Plan and a Hybrid Plan, both of which include a defined benefit plan and a defined contribution (a/k/a, the Annuity Savings Fund) plan, and

WHEREAS, pursuant to the EDRO, the Alternate Payee is entitled to a portion of the Participant’s benefits payable from both the Legacy Plan and the Hybrid Plan of the Retirement System, and

WHEREAS, the payments from the plan to the Alternate Payee shall begin when the Participant commences benefits from the Retirement System, and

WHEREAS, the Board’s policy is to require that the costs for the actuary’s calculations are to be borne by the parties to the domestic relations proceedings and the parties’ EDRO provides that the parties shall be equally responsible for any and all additional costs for actuarial services, and

WHEREAS, said matter had been discussed with legal counsel who has opined that the applicable terms of said court order are consistent with the provisions of the Retirement System and applicable law including Public Act 46 of 1991 (MCLA 38.1701) as amended, therefore be it

RESOLVED, that the Board acknowledges receipt of said court order, will pay pension benefits consistent with said order upon the application of the Participant, and further

RESOLVED, that a copy of this resolution be immediately attached as the top sheet of the pension file and other appropriate records be kept for the Retirement System relative to this matter, and further

RESOLVED, that copies of this resolution be sent to Johnny Blue, Jr., the Participant; Camelia Bingham, the Alternate Payee; Angela J. Ghannam, Esq., attorney for the Alternate Payee; and the Board's Actuary.

Yeas: Anthony, Brown, Jenkins, Naglick, Nickleberry, Perkins, Sheehan, and Chairperson Hall-Wagner - 8

Nays: None

Re: The Fort Shelby Hotel and Residences, Detroit, Michigan

Resolution Moved By: Trustee Naglick – Supported By: Trustee Anthony

WHEREAS, on April 30, 2007 the Board made (i) a \$17,100,000.00 construction and permanent mortgage loan (the "Hotel Loan") to Fort Shelby Hotel, LLC ("Hotel Borrower") and (ii) a \$6,900,000.00 construction and permanent mortgage loan (the "Initial Residential Loan") to Fort Shelby Residential, LLC ("Residential Borrower"),

WHEREAS, on September 17, 2008 the Board agreed to increase the Residential Loan by an additional amount of \$7,750,000.00 for a total of \$14,650,000.00 (the "Residential Loan") to fund additional costs related to the project,

WHEREAS, both the Residential Loan and the Hotel Loan have been subsequently modified,

WHEREAS, the Board and the Hotel Borrower have executed a Forbearance Agreement dated as of January 1, 2021 extend the existing Maturity Date of the Hotel Loan to June 30, 2021;

WHEREAS, the Hotel Borrower has requested the Board to further extend the existing Maturity Date of the Hotel Loan to September 30, 2021,

WHEREAS, in connection with the Borrower's requests, the Board received a report

from its real estate advisor, Banyan Realty Advisors, LLC, regarding the requested loan modification and recommending approval to extend the existing Maturity Date of the Hotel Loan to September 30, 2021 (the "Further Extended Maturity Date"), **WHEREAS**, the Board approved the modification of the Hotel Loan in a manner consistent with the recommendations of its real estate advisor, Banyan Realty Advisors, LLC,

WHEREAS, in connection with the foregoing modification, the Board has been requested to execute an Amendment to the Forbearance Agreement for the Hotel Project,

WHEREAS, the execution of said document has been recommended by the Board's real estate advisor, Banyan Realty Advisors, LLC, and by the Board's special legal counsel, F. Logan Davidson, P.C.,

WHEREAS, the execution of said document has been reviewed and approved as to form by the Board's legal counsel and the execution of said document is consistent with prior action of the Board, therefore be it

RESOLVED, that the Board approves the modification of the Hotel Loan in a manner consistent with the recommendations of its real estate advisor, Banyan Realty Advisors, LLC, and be it further

RESOLVED, that said Amendment to the Forbearance Agreement for the Hotel Project be executed on behalf of the Board, and be it further

RESOLVED, that a copy of this resolution be forwarded to the Borrower c/o Mr. Richard Curto, MCP Development, L.L.C., 160 North Franklin Street, Suite 201, Chicago, Illinois 60606, to Banyan Realty Advisors and to F. Logan Davidson.

Yeas: Anthony, Brown, Jenkins, Naglick, Nickleberry, Perkins, Sheehan, and Chairperson Hall-Wagner - 8

Nays: None

NEW BUSINESS/OLD BUSINESS

None

Committee Reports

Joint Personnel Committee completed all the requested increases for Staff. Funding Policy meeting September 8, 2021 at 9:00 am.


Trustee Hall-Wagner asked Trustee Brown and Jenkins to become part of one of the sub-committees and inform the Board of their decision at the next meeting.

ADJOURNMENT

Trustee Anthony moved to adjourn meeting #4289. Trustee Nickleberry supported.

There being no further business before the Board, **Chairperson Hall-Wagner** adjourned the meeting at 10:38 a.m. The Board's next meeting is scheduled for **Wednesday, September 15, 2021**, at 10:00 a.m. in the Retirement System's Conference Room; 500 Woodward Avenue, Suite 3000; Detroit, Michigan 48226.

RESPECTFULLY SUBMITTED,



GAIL OXENDINE, EXECUTIVE DIRECTOR