

State of New Jersey

ROBERT ASARO-ANGELO Commissioner

**DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT** P.O. BOX 937, TRENTON, NEW JERSEY 08625-0937

**BOARD OF REVIEW** 

MINUTES OF THE REGULAR MEETING OF THE BOARD OF REVIEW MAY 14, 2025

WILLIAM SCAGLIONE, CHAIRMAN

LISA HART, VICE CHAIRPERSON

ERIC OLSEN, BOARD MEMBER

MARYANN MORAN-SMYTH, EXECUTIVE SECRETARY



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#### **BOARD OF REVIEW MEETING OF MAY 14, 2025**

#### MAY 14, 2025

A regular meeting of the Board of Review was held on Wednesday, MAY 14, 2025, at 10:00 a.m., via conference call, in Trenton, New Jersey

PRESENT: William Scaglione, Chairperson, Lisa Hart, Vice-Chairperson, Eric Olsen, Board Member, Maryann Moran-Smyth, Executive Secretary.

In accordance with L1975, c.231, the Chairperson to the Board of Review opened the meeting with the following statement:

Notice of this meeting was filed with the Secretary of State and sent to the Trenton Times, Newark Star Ledger and Courier Post and posted in the Lobby of the Department of Labor, 1 John Fitch Plaza, Trenton, New Jersey.

All actions were by unanimous vote unless otherwise specified.

#### **BOARD MINUTES:**

Submitted for adoption are the minutes of the May 07, 2025, Board meeting.

# ACTION: BOARD VOTED TO ADOPT THE MINUTES OF THE MAY 07, 2025 BOARD MEETING.

#### **SECTION A – HEARING MATTERS:**

#### A-1 VACATED APPEALS BY THE BOARD OF REVIEW

**1.** BOR DKT. 00359706 (T.B.)

The employer's correspondence was erroneously processed as an appeal to the Board of Review.

**2.** BOR DKT. 00365620 (D.C.)

The claimant's correspondence was erroneously processed as an appeal to the Board of Review.

## ACTION: BOARD VOTED TO ACCEPT THE ABOVE CASES AS VACATED APPEALS BY THE BOARD OF REVIEW.

## A-2 DISMISSED APPEALS BY THE BOARD OF REVIEW DUE TO UNTIMELY FILING OR FOR NON-JUSTICIABLE APPEAL ISSUE

**1.** BOR DKT. 00360226 (R.W.)

The claimant's correspondence was erroneously processed as an appeal to the Board of Review.

**2.** BOR DKT. 00369489 (A.L.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for misconduct connected with the work.

**3.** BOR DKT. 00363409 (H.J.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for misconduct connected with the work.

**4.** BOR DKT. 00382615 (M.S.)

Claimant appealed the decision of the Appeal Tribunal holding the claimant ineligible for benefits as the claimant did not meet reporting requirements.

**5.** BOR DKT. 00367467 (M.M.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

**6.** BOR DKT. 00364785 (K.N.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for misconduct connected with the work.

**7.** BOR DKT. 00371732 (J.U.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

8. BOR DKT. 00356056 (A.T.)

Clamant appealed the decision of the Appeal Tribunal dismissing the appeal as the appellant failed to file within the statutory period.

**9.** BOR DKT. 00354876 (G.I.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work and an ineligibility for benefits under availability for work.

**10.** BOR DKT. 00311851 (W.J.J.)

The claimant's correspondence was erroneously processed as an appeal to the Board of Review.

**11.** BOR DKT. 00360281 (O.E.)

Claimant appealed the decision of the Appeal Tribunal denying the request to reopen the matter due to non-registration for the hearing.

# ACTION: BOARD VOTED TO ACCEPT THE ABOVE CASES AS DISMISSED APPEALS BY THE BOARD OF REVIEW DUE

# TO UNTIMELY FILING OR FOR NON-JUSTICIABLE APPEAL ISSUES.

#### A-3 REOPENED AND AFFIRMED DECISIONS BY THE BOARD OF REVIEW

#### **1.** BOR DKT. 00353793 (J.H.)

The Board of Review, on its own motion, voted to set aside its prior decision which affirmed the decision of the Appeal Tribunal holding a fraud disqualification.

# ACTION: BOARD VOTED TO ACCEPT THE ABOVE CASE AS A REOPENED AND AFFIRMED DECISION BY THE BOARD OF REVIEW.

#### A-4 AFFIRMATIONS OF APPEAL TRIBUNAL DECISIONS BY THE BOARD OF REVIEW

**1.** BOR DKT. 00359182 (V.J.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

**2.** BOR DKT. 00366116 (M.V.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

3. BOR DKT. 00354419 (A.G.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

4. BOR DKT. 00369881 (K.R.)

Claimant appealed the Appeal Tribunal decision holding the unemployment claim invalid.

**5.** BOR DKT. 00365320 (C.A.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for misconduct connected with the work.

6. BOR DKT. 00359787 (E.H.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

7. BOR DKT. 00357899 (J.B.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

8. BOR DKT. 00360635 (K.H.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

**9.** BOR DKT. 00356395 (M.M.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification from benefits for leaving work voluntarily without good cause attributable to the work.

10. BOR DKT. 00357952 (N.H.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification from benefits for leaving work voluntarily without good cause attributable to the work.

**11.** BOR DKT. 00340628 (L.P.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification from benefits for leaving work voluntarily, holding the claimant employed full-time, and liability for a non-fraud refund.

12. BOR DKT. 00340629 (L.P.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification from benefits for leaving work voluntarily and liability for a non-fraud refund.

#### **13.** BOR DKT. 00369179 (G.B.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

14. BOR DKT. 00359250 (K.V.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

**15.** BOR DKT. 00379595 (D.B.P.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

16. BOR DKT. 00333534 (T.M.)

Claimant appealed a decision of the Appeal Tribunal holding the claimant liable for a non-fraud refund.

**17.** BOR DKT. 00324914 (V.L.)

Claimant appealed a decision of the Appeal Tribunal holding a disqualification of unemployment benefits for leaving work voluntarily without good cause attributable to the work, an ineligibility for Pandemic Unemployment Assistance (PUA) benefits and a liability for a non-fraud refund.

18. BOR DKT. 00375290 (C.R.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

**19.** BOR DKT. 00356475 (S.A.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

20. BOR DKT. 00369489 (A.L.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for misconduct connected with the work.

## **21.** BOR DKT. 00364310 (A.P.T.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for misconduct connected with the work.

22. BOR DKT. 00311539 (G.A.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification from benefits for leaving work voluntarily without good cause attributable to the work.

23. BOR DKT. 00393514 (L.B.)

Clamant appealed the decision of the Appeal Tribunal dismissing the appeal as the appellant failed to file within the statutory period.

24. BOR DKT. 00365867 (L.R.)

Claimant appealed the decision of the Appeal Tribunal dismissing the appeal as late.

25. BOR DKT. 00394276 (R.R.)

Claimant appealed the decision of the Appeal Tribunal dismissing the appeal as the appellant failed to file within the statutory period.

26. BOR DKT. 00361558 (I.B.)

Claimant appealed the decision of the Appeal Tribunal dismissing the appeal as late without good cause.

27. BOR DKT. 00364362 (K.F.)

Claimant appealed the decision of the Appeal Tribunal dismissing the appeal as late without good cause.

**28.** BOR DKT. 00363112 (S.R.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for misconduct connected with the work.

29. BOR DKT. 00387483 (J.J.)

Claimant appealed the decision of the Appeal Tribunal dismissing the matter for failure to file the appeal within the statutory time period.

**30.** BOR DKT. 00322644 (S.A.)

Claimant appealed a decision of the Appeal Tribunal holding an ineligibility for Pandemic Unemployment Assistance (PUA) benefits as the claimant failed to demonstrate labor market attachment as required by 15 U.S.C. 9021(a)(3)(A)(iii) (the Coronavirus Aid, Relief, and Economic Security, or "CARES" Act, as amended by the Continued Assistance for Unemployed Workers Act of 2020, or "CAA" (P.L. 116-260, December 27, 2020)).

31. BOR DKT. 00352906 (L.S.D.)

Claimant appealed the decision of the Appeal Tribunal dismissing the appeal as late without good cause.

32. BOR DKT. 00363780 (J.Z.)

Claimant appealed the decision of the Appeal Tribunal dismissing the matter for failure to file the appeal within the statutory time period.

33. BOR DKT. 00240395 (C.B.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for misconduct connected with the work.

34. BOR DKT. 00365661 (M.V.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for misconduct connected with the work.

35. BOR DKT. 00344146 (N.B.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

**36.** BOR DKT. 00362717 (S.K.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

37. BOR DKT. 00364360 (D.H.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily and for being discharged for misconduct connected with the work.

#### **38.** BOR DKT. 00287292 (Y.A.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification from benefits for leaving work voluntarily and holding no disqualification from benefits for misconduct connected with the work.

39. BOR DKT. 00369918 (S.R.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

40. BOR DKT. 00345351 (S.D.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for misconduct connected with the work.

41. BOR DKT. 00369705 (M.C.)

Claimant appealed the decision of the Appeal Tribunal which denied the claimant's request for a pre-date of an unemployment claim.

42. BOR DKT. 00359908 (D.S.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

43. BOR DKT. 00350977 (M.C.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for leaving work voluntarily or for being discharged for misconduct connected with the work.

44. BOR DKT. 00367223 (M.G.)

Claimant appealed the decision of the Appeal Tribunal dismissing the appeal as the appellant failed to file within the statutory period.

45. BOR DKT. 00380955 (I.P.)

Claimant appealed the decision of the Appeal Tribunal denying the request to reopen the matter due to non-registration for the hearing.

**46.** BOR DKT. 00380000 (T.R.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

47. BOR DKT. 00361640 (T.J.)

Claimant appealed the decision of the Appeal Tribunal holding the employer not liable for benefits charges to their experience rating account as a result of the claimant's separation.

**48.** BOR DKT. 00355613 (C.V.)

Employer appealed a decision of the Appeal Tribunal holding the claimant eligible for benefits under availability for work.

49. BOR DKT. 00367386 (B.T.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work and an ineligibility for benefits under availability for work.

50. BOR DKT. 00394023 (K.C.)

Claimant appealed the decision of the Appeal Tribunal dismissing the matter for failure to file the appeal within the statutory time period under the amended timeliness law.

**51.** BOR DKT. 00386952 (J.F.O.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for misconduct connected with the work.

**52.** BOR DKT. 00366119 (J.B.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

53. BOR DKT. 00363010 (C.W.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

**54.** BOR DKT. 00371081 (V.K.)

Claimant appealed the decision of the Appeal Tribunal holding the claimant ineligible for benefits as the claimant did not meet reporting requirements.

55. BOR DKT. 00367763 (M.G.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

**56.** BOR DKT. 00358613 (M.A.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

57. BOR DKT. 00362673 (A.T.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

**58.** BOR DKT. 00309786 (A.O.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

**59.** BOR DKT. 00368060 (F.J.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

**60.** BOR DKT. 00344565 (B.R.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for misconduct connected with the work.

61. BOR DKT. 00345075 (C.S.)

Claimant appealed the decision of the Appeal Tribunal holding the claimant ineligible for Additional Benefits During Training (ABT).

## **62.** BOR DKT. 00364849 (C.D.)

Claimant appealed a decision of the Appeal Tribunal holding the claimant ineligible for benefits under availability for work and a liability for a non-fraud refund.

63. BOR DKT. 00364632 (A.B.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification from benefits for misconduct connected with the work.

# ACTION: BOARD VOTED TO ACCEPT THE ABOVE CASES AS AFFIRMATIONS OF APPEAL TRIBUNAL DECISIONS BY THE BOARD OF REVIEW, WITH THE EXCEPTION OF ITEM #25, WHICH HAD BEEN PREVIOUSLY VOTED ON THE 05/07/2025 AGENDA.

## A-5 MODIFICATIONS OF APPEAL TRIBUNAL DECISIONS BY THE BOARD OF REVIEW

**1.** BOR DKT. 00331427 (M.J.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification from benefits for leaving work voluntarily without good cause attributable to the work.

**2.** BOR DKT. 00295243 (S.L.)

Claimant appealed the decision of the Appeal Tribunal holding the claimant employed full-time and liability for non-fraud refund.

**3.** BOR DKT. 00279675 (S.P.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work and a liability for a non-fraud refund.

4. BOR DKT. 00320376 (R.H.)

Claimant appealed the decision of the Appeal Tribunal holding the claimant not unemployed and liable for a non-fraud refund.

# **5.** BOR DKT. 00344828 (M.M.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for misconduct connected with the work.

6. BOR DKT. 00360949 (K.K.)

Claimant appealed the decision of the Appeal Tribunal dismissing the appeal as late.

# ACTION: BOARD VOTED TO ACCEPT THE ABOVE CASES AS MODIFICATIONS OF APPEAL TRIBUNAL DECISIONS BY THE BOARD OF REVIEW.

## A-6 **REOPENED AND MODIFIED DECISIONS BY THE BOARD OF REVIEW**

**1.** BOR DKT. 00353798 (J.H.)

The Board of Review, on its own motion voted to set aside its prior decision which affirmed the decision of the Appeal Tribunal holding a fraud disqualification.

# ACTION: BOARD VOTED TO ACCEPT THE ABOVE CASE AS A REOPENED AND MODIFIED DECISION BY THE BOARD OF REVIEW.

## A-7 REOPENED AND REMANDED DECISIONS TO THE APPEAL TRIBUNAL BY THE BOARD OF REVIEW

**1.** BOR DKT. 00277770 (J.B.)

Claimant appealed a decision of the Appeal Tribunal dismissing the appeal as untimely and there was no good cause for the late filing.

# ACTION: BOARD VOTED TO ACCEPT THE ABOVE CASE AS A REOPENED AND REMANDED DECISION TO THE APPEAL TRIBUNAL BY THE BOARD OF REVIEW.

#### A-8 REMANDS TO THE APPEAL TRIBUNAL AND/OR DEPUTY BY THE BOARD OF Review

1. BOR DKT. 00367602 (K.G.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for misconduct connected with the work.

**2.** BOR DKT. 00284052 (A.B.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification of benefits for leaving work voluntarily without good cause attributable to such work.

**3.** BOR DKT. 00393774 (A.M.D.)

Employer appealed the decision of the Appeal Tribunal dismissing the employer's appeal as no justiciable issue.

4. BOR DKT. 00323872 (J.B.)

Claimant appealed the decision of the Appeal Tribunal denying the request to reopen the matter due to non-registration for the hearing.

5. BOR DKT. 00298858 (J.B.)

Claimant appealed the decision of the Appeal Tribunal denying the request to reopen the matter due to non-registration for the hearing.

6. BOR DKT. 00360237 (C.C.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

7. BOR DKT. 00365830 (M.C.J.)

Claimant appealed the decision of the Appeal Tribunal holding the claimant ineligible for benefits due to unapproved job training.

8. BOR DKT. 00340955 (R.K.)

Claimant appealed the decision of the Appeal Tribunal dismissing the appeal as late without good cause.

# **9.** BOR DKT. 00334068 (J.C.J.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for misconduct connected with the work.

**10.** BOR DKT. 00362607 (C.C.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for misconduct connected with the work.

11. BOR DKT. 00371815 (N.J.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for misconduct connected with the work.

**12.** BOR DKT. 00344824 (H.J.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for leaving work voluntarily or for being discharged for misconduct connected with the work.

13. BOR DKT. 00281667 (M.M.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification from benefits for leaving work voluntarily and liability for a non-fraud refund.

14. BOR DKT. 00363044 (O.W.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

15. BOR DKT. 00367704 (T.M.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for misconduct connected with the work.

16. BOR DKT. 00367170 (C.M.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for misconduct connected with the work.

17. BOR DKT. 00387601 (K.M.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for misconduct connected with the work.

## **18.** BOR DKT. 00384031 (M.K.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for leaving work voluntarily or for being discharged for misconduct connected with the work.

19. BOR DKT. 00386788 (G.A.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

**20.** BOR DKT. 00369906 (S.T.)

Claimant appealed the decision of the Appeal Tribunal dismissing the appeal as late without good cause.

**21.** BOR DKT. 00279971 (K.H.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

# ACTION: BOARD VOTED TO ACCEPT THE ABOVE CASES AS REMANDS TO THE APPEAL TRIBUNAL OR DEPUTY BY THE BOARD OF REVIEW.

## A-9 REVERSED DECISIONS OF THE APPEAL TRIBUNAL AND/OR THE DEPUTY BY THE BOARD OF REVIEW

1. BOR DKT. 00331431 (M.T.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification from benefits for gross misconduct connected with the work (and the validity of the claim).

**2.** BOR DKT. 00364110 (A.A.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

**3.** BOR DKT. 00359563 (J.P.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification from benefits for leaving work voluntarily without good cause attributable to the work.

**4.** BOR DKT. 00364027 (K.J.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for misconduct connected with the work.

5. BOR DKT. 00370043 (E.J.)

Claimant appealed the decision of the Appeal Tribunal holding the claimant ineligible for benefits as the claimant did not meet reporting requirements.

**6.** BOR DKT. 00343214 (E.D.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

7. BOR DKT. 00356807 (T.S.)

Claimant appealed the decision of the Appeal Tribunal holding a disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

**8.** BOR DKT. 00359707 (T.B.)

Employer appealed the decision of the Appeal Tribunal holding no disqualification for benefits for leaving work voluntarily without good cause attributable to the work.

# ACTION: BOARD VOTED TO ACCEPT THE ABOVE CASES AS REVERSED DECISIONS OF THE APPEAL TRIBUNAL AND OR THE DEPUTY BY THE BOARD OF REVIEW.