

WARREN COUNTY BOARD OF SUPERVISORS

COMMITTEE: ECONOMIC GROWTH & DEVELOPMENT

DATE: MAY 3, 2018

COMMITTEE MEMBERS PRESENT:

SUPERVISORS: MCDEVITT
BEATY
LEGGETT
BRAYMER
STROUGH
HOGAN
SIMPSON
WILD

OTHERS PRESENT:

WALTER YOUNG, DIRECTOR, LAKE CHAMPLAIN-LAKE GEORGE
REGIONAL PLANNING BOARD
KARL NEWTON, CPA, MARVIN AND COMPANY, CERTIFIED PUBLIC
ACCOUNTANTS AND CONSULTING FIRM
ROBERT BONDY II, SEFCO, CPA'S, LLP
WAYNE LAMOTHE, COUNTY PLANNER
RONALD F. CONOVER, CHAIRMAN OF THE BOARD
RYAN MOORE, COUNTY ADMINISTRATOR
MARY ELIZABETH KISSANE, COUNTY ATTORNEY
AMANDA ALLEN, CLERK OF THE BOARD
FRANK E. THOMAS, BUDGET OFFICER
SUPERVISORS DICKINSON
DRISCOLL
GERAGHTY
LOEB
SOKOL
MICHAEL SWAN, COUNTY TREASURER
DON LEHMAN, *THE POST STAR*
THOM RANDALL, *ADIRONDACK JOURNAL*
CHRISTOPHER SOUTH, *SUN COMMUNITY NEWS*
MOLLY GANOTES-GLEASON, LEGISLATIVE OFFICE SPECIALIST
*SEE SIGN IN SHEET OF OTHER MEETING ATTENDEES

COMMITTEE MEMBER ABSENT

SUPERVISOR: MAGOWAN

Please note, the following contains a summarization of the May 3, 2018 meeting of the Economic Growth & Development Committee; the meeting in its entirety can be viewed on the Warren County website using the following link: <http://www.warrencountyny.gov/gov/comm/Archive/2018/economic/>

Mr. McDevitt called the meeting of the Economic Growth & Development Committee to order at 9:03 a.m.

Salute to the flag was led by Supervisor McDevitt.

Mr. McDevitt stated during the meeting they would follow the guidelines and rules of the Warren County Board of Supervisors and he asked for a round of introductions from those in attendance.

Mr. Leggett inquired if there was a stated purpose and outcome for the meeting and Mr. McDevitt replied it was intended for informational purposes; he added that there would likely be subsequent meetings held for the purpose of reviewing the outstanding loans from the Lake Champlain-Lake George Regional Planning Board portfolio, as well as for Walter Young, Director, *Lake Champlain-Lake George Regional Planning Board*, to provide an explanation of the Planning Board's missions and goals.

Ms. Braymer asked if Mr. Young had brought any handouts and/or copies of the Loan Aging Report that was requested and Mr. Young replied affirmatively. She inquired what the loan default rate was and how much

money had been written off. Karl Newton, *CPA, Marvin and Company, Certified Public Accountants and Consultant Firm*, replied he would be speaking regarding the 2016 Audited Financial Report. He indicated at the close of 2016 there was \$2.8 million in outstanding loans and on December 31, 2016, \$65,000 was written off. He explained in previous years the Planning Board had issued a loan to an organization that went out of business, subsequently defaulting on the loan; he added that following repeated failed attempts to collect the debt, it was written off. Ms. Braymer inquired about the process used to collect debts and whether it included acquiring the collateral used to secure the loan or placing liens on property. Mr. Newton replied they pursued first and second mortgages and first or second liens on equipment and business assets. He then advised of the actions taken in the event of a delinquency which included written communication after thirty days, a phone call and a second written communication after ninety days, and finally the account was turned over to a collection attorney who would obtain a judgment against the individual. Mr. McDevitt commented that the loss of \$65,000 was minimal considering the types of loans the Planning Board handled. Mr. Newton informed the total amount of loans in 2016 was \$2.8 million.

Mr. Beaty asked for an explanation regarding the 2016 Marvin and Company Audit Report findings which indicated the loans received /net allowances for loan loss was \$488,532 for 2015 and 2016, the loans receivable which were considered collectable and still accrued finance charges was \$1.8 million, and the amounts not accruing interest because management determined collection of the interest was doubtful totaled \$100,062,000 on December 31, 2016. Mr. Newton informed the loans that were accruing interest totaled \$1.8 million and the loans that were not accruing interest were in the amount of \$1.62 million; he advised he had combined these figures in his previously stated estimate of \$2.8 million in loans for 2016. He indicated the answer to Mr. Beaty's question about amounts not accruing interest represented managements potential future loss which they did not feel was an immediate risk. He added on an annual basis, management would review the Loan Portfolio and determine what they thought was a potential future loss. Mr. Beaty inquired if the potential loss was \$1.62 million and Mr. Newton responded affirmatively. Mr. Beaty informed that loss would constitute a 37% default rate of the Loan Portfolio. Mr. McDevitt asked what led to the potential \$1.62 million loss and Mr. Young responded it was based on past history performance, value of collateral and payment history. Mr. Beaty asked if the Loan Committee was autonomous and Mr. Young replied that they were, adding there was an annual evaluation process that SEFCO CPA's, LLP preformed for them. Mr. Beaty then read a portion of a letter from Mr. Young to the Loan Committee, advocating for a loan approval.

Robert Bondy II, *SEFCO CPA's, LLP*, explained he provided quarterly accounting services for the Lake Champlain-Lake George Regional Planning Board. He indicated they examined each loan by looking at the current balance outstanding and the collateral to calculate a loan a rating of fair, average or good. He said the likelihood of default was provided by Mr. Young, who would then give the loan a rating of low, medium or high following which they would determine an amount of each loan, with final approval to be determined by Mr. Young.

Mr. Wild inquired how long it took for the collection agency to determine if the loan should be written off and how many loans were in collections and Mr. Young replied it took a year to a year and a half to write off the debt. Mr. Wild asked if the \$1.65 million that was discussed was included in collections and Mr. Young replied affirmatively. Mr. Wild commented there was a potential loss of \$1.65 million.

Mr. Beaty indicated he was in possession a document from SEFCO, CPA's, LLP that stated the following "*They did not audit a review of the financial statements nor were we required to perform any procedures to verify accuracy or completeness of the information provided by management. Accordingly we do not express an*

opinion, conclusion or provided any form of assurance on these financial statements". Mr. Bondy apprised that statement was accurate. Mr. Beaty opined the reports were meaningless to which Mr. Bondy responded by asking Mr. Beaty if he was familiar with Compilation Engagements and Mr. Beaty replied in the negative. Mr. Bondy explained as part of their process they compiled the information provided by management into financial statements. Mr. Wild pointed out they were not providing an audit and Mr. Young informed an audit was performed yearly. Mr. Newton apprised there were different types of assurance services that could be provided, informing Mr. Bondy assisted the Lake Champlain-Lake George Regional Planning Board with their internal accounting process which created a compiled financial statement. He said they were providing accounting services and they were not an independent institution, which was why they issued a compilation report. He added Marvin and Company had been engaged to audit the financial statements. He indicated an audit entailed getting an understanding of their internal controls over how they processed transactions thereby aiding them in providing and planning their audit. He said they did not give a specific opinion upon the effectiveness of the internal controls. He advised the internal controls helped them understand how they completed their transactions. He reported they audited the loan activity and obtained reports from the loan servicing company then reviewed their calculation of the loan allowances, inquiring with Mr. Young when they found an irregularity.

Ms. Braymer inquired if the Loan Committee held a meeting to make a determination of a loan rating and Mr. Young replied this was activity carried out by himself and Mr. Bondy. She then asked Mr. Young if he served on the Loan Committee and he replied in the negative. She inquired how many members were on the Loan Committee and he replied six. She inquired if the bylaws were ever amended to change the number of members from ten to six and he answered members would resign and new qualified members would volunteer. She asked for the names of the six current members and Mr. Young provided the following: Harry Booth, Harrison Sangster, John LaPointe, Peter Marshall, Louis Tessier and Tori Riley. She inquired if there were copies of the Loan Committee meeting minutes available and Ryan Moore, *County Administrator*, replied they were included on the request for information submitted to the Regional Planning Board, but had not yet been received. Mr. Young asked if the request for meeting minutes was included in a prior FOIL request and Mr. Moore advised this was incorporated in a letter sent to the Regional Planning Board on behalf of the five oversight Counties by the Washington County Attorney. Mr. Young indicated he had not received this letter and Chris DeBolt, *Washington County Administrator*, provided Mr. Young with a copy. Mr. Beaty inquired if an electronic copy of the letter had been sent and Mr. DeBolt replied he would have to verify with the Washington County Attorney, however, he said, the letter was transmitted via registered mail.

Mr. McDevitt indicated there were fifty-three loans listed on the Loan Portfolio of which seven were severely delinquent. Mr. Young discussed the situation of the seven loans that were in the arrears. Mr. Leggett mentioned the amount of the seven loans totaled roughly \$458,000. Mr. Beaty advised \$65,000 in loans were in default, \$1.62 million were in a non-interest bearing position and \$458,000 were in position to default. Ms. Hogan asked Mr. Young if he or the Loan Committee made the decision to accept interest payments and Mr. Young replied he made that decision. Mr. Beaty said it had been disclosed to him that the Loan Committee had total autonomy, reporting they granted loans, determined the loans and they placed them in default and that Mr. Young and Mr. Bondy were the ones who decided the grading system and made decisions regarding what loans could be restructured. Mr. Young indicated they did the same work for every loan recipient with the goal of maintaining their businesses no matter how long it took and allowing the flexibility to work with individuals as needed. Mr. Beaty apprised there was no autonomy when Mr. Young was making decisions that should have been made by the Loan Committee. Mr. Young informed the Loan Committee made decisions regarding the review and approval of loans. Mr. Beaty notified he was aware of two loans that were approved by Mr. Young and had found the letter he mentioned previously that was written by Mr. Young advocating for a loan; Mr. Young

interjected he did not recall the letter. Mr. Beaty concluded there was no clear understanding of what Mr. Young's job entailed.

Mr. Strough advised he was reading an MOA (*Memorandum of Agreement*) between the Lake Champlain-Lake George Regional Planning Board and the Lake Champlain-Lake George Regional Development Corporation, indicating there were some loans that went through the Lake Champlain-Lake George Regional Development Corporation wherein the agreement was for the Lake Champlain-Lake George Regional Planning Board to provide the services of administering the loan. He believed there was a lack of understanding with regard to the structure and set up of the Lake Champlain-Lake George Regional Planning Board. He asked for an explanation regarding the structure in order to provide a clear understanding. Ms. Braymer advised she was concerned with Mr. Young and the Loan Committee making loan decisions because they did not have any oversight from their Board, which was compiled of appointed members. She added since the Loan Committee did not take their final decisions to the Board for approval there was no ability to monitor them. Mr. Young indicated they had a Revolving Loan Fund Management Plan which stated the Revolving Loan Fund Committee and/or Director could work with all loan recipients to ensure that timely payments were made on a discretionary basis, or for the restructuring of a note and to allow partial payments, including interest only payments for a specified period of time.

Mr. Dickinson remarked the Loan Portfolio was vague and required additional information. He spoke regarding a certain business which was allowed two loans when they were already in bankruptcy. He apprised it would be helpful to have additional information for a clear reflection of the Loan Portfolio.

Mr. McDevitt inquired why the business Mr. Dickinson had two loans and asked if they were in foreclosure and Mr. Young confirmed both were. Mr. McDevitt asked if it was the general practice to provide an individual with multiple loans and Mr. Young replied in the affirmative, informing there were required to demonstrate a need for a second loan.

Mr. Beaty indicated the Loan Committee had specific requirements which were as follows:

- 1.) Submission of a completed RLF (*Revolving Loan Fund Application*)
- 2.) Submission of a business plan
- 3.) Submission of personal financial statement
- 4.) Supply historical income data and financial projections
- 5.) Submission of tax returns
- 6.) Submission of credit report
- 7.) Submission of a bank or financial institution notice of loan application denial

Mr. Beaty indicated he reviewed the two loans, advising the Loan Committee did not follow their loan requirements in a number of cases which he found to be troubling, along with the fact that the Loan Committee did not have the required ten members. He asked Mr. Young if he found that alarming and Mr. Young replied all loans went through the same vetting process and small "Mom and Pop" business did not usually have a business plan. Mr. Beaty inquired how they could provide loans to a business that could not provide a business plan, pointing out the loans he reviewed did not have the required business plan either. He added the objective was to create economic growth and promote jobs, which, he indicated, had not happened in this case. He restated the Loan Committee was not following through on their own loan requirements.

Ms. Braymer inquired what Mr. Young's budget was for advertising loan availability and Mr. Young responded

advertising was primarily done through their website and through area lending agencies along with referrals from the EDC (*Economic Development Corporation*). She asked why organizations such as the LDC (*Local Development Corporation*) or EDC could not administer the funds that the Lake Champlain-Lake George Regional Planning Board could and Mr. Young answered the referrals received from EDC's involved projects they were not comfortable financing or they did not have the funds available to loan.

Mr. Driscoll mentioned that the Loan Committee only having six members raised questions regarding a quorum. He asked how often would the Loan Committee met and Mr. Young replied they met on an on-call basis thirty days after an application was received. Dave O'Brien, *Washington County Supervisor, Town of Hampton*, inquired when the next meeting was and informed according to their by-laws they were required to hold a meeting the second Wednesday of every month and Mr. Young replied the by-laws had been amended, advising the next meeting would be held in May, but he was unsure of the date. Ms. Braymer asked if the number of Loan Committee members was amended and Mr. Young replied in the negative. She indicated they would need all six members to constitute a quorum. Mary Elizabeth Kissane, *County Attorney*, notified their by-laws stated a quorum consisted of the number of voting members there, which, she said, provided them with a quorum. Bob Henke, *Chairman, Washington County Board of Supervisors*, asked for a review of what the functions of the Lake Champlain-Lake George Regional Planning Board were and Mr. Young replied the initial intent of the Regional Planning Board was to obtain Federal and State grants to help communities in the region with economic and community development. He apprised they had an employee who worked on water quality State grants with the NYSDEC (*New York State Department of Environmental Conservation*) and the New York Department of State. He added they also acted as the host agency for the A/GFTC (*Adirondack/Glens Falls Transportation Council*). Ms. Braymer indicated there were issues with A/GFTC which Aaron Frankenfeld, *Director, A/GFTC*, was present and could speak about.

Mr. Frankenfeld mentioned the A/GFTC was administratively hosted by Lake Champlain-Lake George Regional Planning Board through establishment by the Governor of NPO's (*Non-Profit Organization*) in New York State. He advised that since they were not a freestanding legal entity they required a host agency to accept their funding and advance the State and Federal reimbursement. He added the host agency would enter into contractual agreements on their behalf for leases and enter in to contracts with utility companies. He indicated this was completed in advance of initial reimbursement by the State Department of Transportation which was reimbursed by the Federal Highway Administration or the Federal Transit Administration. Ms. Braymer inquired if his employees had a relationship with Warren County and Mr. Frankenfeld replied their paychecks were received from the Warren County Treasures Office. He added their salaries and benefit costs were 100% reimbursed at no cost to the County. Ms. Braymer asked if there would be any impediments to being hosted by Warren County and Mr. Frankenfeld answered there were fourteen Transportation Councils within New York State, seven of which were hosted by a single county. He indicated a potential complication was that they were a multi-county NPO that serviced Warren, Washington and a portion of Saratoga Counties. He advised they had a Host Agency Agreement in place between the NYSDOT (*New York State Department of Transportation*) that was signed by the Commissioner of Transportation and the Lake Champlain-Lake George Regional Planning Board in 2012 for a ten year duration. He mentioned the agreement was not transferable without the consent of the NYSDOT. He notified there was a lengthy host agency designation process which he had been through in the past. He said his concern was if there was a considerable amount of time the A/GFTC staff would not be able to function he would look toward a different hosting mechanism should it become necessary.

Mr. Moore distributed a packet which contained up-to-date information about the Lake Champlain-Lake George Regional Planning Board as provided by Mr. Young; *a copy of the packet is on file with the meeting minutes.*

Dana Haff, *Washington County Supervisor, Town of Hartford*, began his comments by mentioning he had provided copies of the documents he would speak about to the Warren County Attorney; *copies of the documents provided are on file with the meeting minutes*. He then spoke regarding the Aging Loan Report, advising the loans over ninety days totaled \$820,000. He also spoke about the Planning Board bylaws relating to quorum, quoting the following excerpt from the bylaws: *“a quorum shall consist of the majority of the total number of members entitled to vote in person or by proxy, no action should be taken in the absence of a quorum except those members present shall be entitled to call a special meeting at a subsequent date”*. He indicated if the Loan Committee consisted of ten members, six members would make a quorum. Pertaining to statements that Loan Committee member John LaPointe had recused himself from action on a loan request for one of his relatives, Mr. Haff pointed out that once this recusal had taken place, there was no longer a quorum of the Loan Committee present, but he assumed they continued to do business. He said his interests were how the meetings were held, how a quorum was established and who voted.

Mr. Haff apprised the Regional Planning Board was made up of thirty members which included three appointed voting members and three ex-officio non-voting members (*Chairman of the Board, Treasurer and Highway Superintendent*) from each oversight county. He pointed out improper voting practices by the Planning Board as reflected in the minutes of the December 20, 2017 Regional Planning Board meeting, and in Proxy Designation forms, where it was proven that ex-officio non-voting members were being allowed to vote, which was improper. He commented it appeared the Planning Board often used proxies and he cited a specific example from August of 2015 where Jeffery Tennyson, *former Warren County Department of Public Works Superintendent*, who was an ex-officio member and could not vote, had transferred his “vote” to Warren County Supervisor, Ronald Conover. Further substantiating this point, Mr. Haff referred to the Planning Board’s 2016 Comprehensive Economic Development Strategy, as listed on the Planning Board’s website, which incorrectly indicated what members were appointed voting members and which were non-voting ex-officio; he pointed out at least six members were listed under the wrong category. He said it appeared the Regional Planning Board let every member in attendance vote by voice, when they should be calling for roll call votes to ensure that only those appointed voting members in attendance were being counted. Mr. Haff also reported what he felt appeared to be forgery on several proxy designations which reflected scribbled signatures and the whiting out of the fax machine date and time stamp. He opined this action may have been undertaken by one individual for convenience, more than likely because there was a lack of a quorum.

Referring to the MOU between the Lake Champlain-Lake George Regional Planning Board and Lake Champlain-Lake George Regional Development Corporation, Mr. Haff indicated the Loan Committee had complete autonomy, because according to their by-laws they appointed themselves. He questioned why the Loan Committee, which was supposed to consist of ten members, only had six. He indicated with ten members there was a broad range of different opinions, as the general consensus would be not to form a Committee with like minded members who “did not want to upset the apple cart”. Mr. Haff informed within the relationship between the Lake Champlain-Lake George Regional Development Corporation and the Regional Planning Board an agreement arose that the Regional Planning Board would be an independent contractor. He voiced that he believed the Lake Champlain-Lake George Regional Development Corporation was a shell corporation, indicating the Regional Planning Board did everything from auditing their own bills to administering their own loans. He declared that the MOU should end and if the Lake Champlain-Lake George Regional Development Corporation and the Loan Review Committee were completely autonomous they could function independently and see how long they were sustained.

Travis Whitehead, *Town of Queensbury Resident*, mentioned that although a loan aging report was requested

by the Warren County Treasurer, a loan portfolio was what was actually distributed. He asked Mr. Bondy and Mr. Newton if what was distributed was an aging report and Mr. Bondy replied he had no knowledge of the request and Mr. Newton indicated they were only provided with the current listing and status of the loans. Mr. Whitehead repeatedly asked if a loan aging report meant anything to them and Ms. Kissane called Point of Order, informing the public was supposed to address the Chairman.

Mr. Wild indicated there was a concern with leadership and accountability and he said there were questions which were asked that only received partial answers. He asked Mr. Young why the Board of Supervisors should leave him in the leadership roll for the Lake Champlain-Lake George Regional Planning Board; Mr. Young did not immediately provide a response.

Mr. Beaty asked Mr. Young if it was a common practice of the Executive Director of the Lake Champlain-Lake George Regional Planning Board to advocate for or against a possible loan and Mr. Young responded in the negative. Mr. Beaty reiterated that the two loans he reviewed contained a letter to the Loan Committee clearly advocating for a loan approval. He indicated five of the Committee members responded to the loan application, three of which were in favor; he added of the two members opposing the loan, one was not in favor with conditions because the numbers did not work out and they had to ask Mr. Young to revise them, and the other member said no because there was no collateral. He asked Mr. Young how he perceived that situation and Mr. Young explained if there was a quorum and the majority voted in favor the loan would be approved. Mr. Beaty inquired if he remembered sending the letter and Mr. Young replied in the negative.

Mr. McDevitt asked Mr. Young to provide a detailed accounting of the Planning Board loans outstanding which included the dates of inception and frequency of late payments.

Mr. Young spoke regarding Mr. Wild's question as to why the Board of Supervisors would leave him in the leadership roll for the Lake Champlain-Lake George Regional Planning Board. He stated that Warren County provided the Planning Board with \$7,000 for operating expenses and there were hundreds of thousands of dollars in grants and loans that had been made throughout the years in Warren County. Mr. McDevitt informed Chairman Conover had said "*Committee meetings were a place where Mr. Young should showcase his organization and all of the good things they did in the five County area*". Mr. Young apologized to Chairman Conover, Mr. McDevitt and the entire Board for missing the last meeting of the Economic Growth & Development Committee due to a scheduling misunderstanding.

Ms. Braymer clarified Mr. Wild had not asked why they should support the Lake Champlain-Lake George Regional Planning Board, but rather why they should support Mr. Young as the leader of the Regional Planning Board. She indicated she had distributed copies of a draft resolution she had written which was intended to dissolve the Lake Champlain-Lake George Regional Planning Board; Ms. Braymer noted that this resolution was written using the version produced, but not introduced, by Washington County as an example. She notified she did not see any obstacle that they could not overcome as far as absorbing the water programs into the Warren County Soil & Water conservation District or covering the A/GFTC programs by using Warren County as the host agency. She indicated that under Governor Andrew Cuomo's Shared Services Initiative, the State might be willing to work with the County to accept being their serving as host agency for A/GFTC instead of the Lake Champlain-Lake George Regional Planning Board. She advised she was not going to introduce her resolution at the current meeting because she wanted to look into the matter further. She apprised seeking ways to successfully absorb the A/GFTC was something the Committee should examine before any further funding was provided to the Lake Champlain-Lake George Regional Planning Board.

Mr. McDevitt indicated the people needed to believe in the credibility of their government and that governmental funds were being expended efficiently and wisely.

Mr. DeBolt remarked the A/GFTC was a regional NPO which was physically located in Warren County, but which Washington County was very interested in hosting administratively. He suggested Warren and Washington Counties could likely work together to find a solution beneficial to everyone. Ms. Braymer indicated the A/GFTC should be protected and continue operations without disruption.

Mr. Thomas notified Warren County Soil & Water Conservation District had been mentioned to take over water programs from Lake Champlain-Lake George Regional Planning Board, however, he noted, this was part of the Lake Champlain Basin Program which the Soil & Water Conservation District would not have jurisdiction over.

Mr. DeBolt apprised of the CWICNY (*Champlain Watershed Improvement Coalition of New York*), which started as a coalition of the Planning Department and Soil & Water Districts in the Lake Champlain Basin. He indicated this could serve as a potential alternative oversight organization because they touched all five Counties.

Mr. Frankenfeld spoke of the benefits of being hosted by the Regional Planning Board, indicating it was a multi-county organization that did not have a perception of undo influence and it was non-competitive capital sponsor. He clarified this meant the A/GFTC was not being administratively hosted by an organization competing against other counties, towns and villages for capital projects, such as highway reconstruction or bridge replacements. Mr. McDevitt inquired if the A/GFTC actively participated in counties other than Warren County and Mr. Frankenfeld replied they were responsible for transportation planning funded by the Federal Government for the entirety of Warren and Washington County, as well as for the Town of Moreau and the Village of South Glens Falls in Saratoga County.

Mr. Wild commented the auditors should have noticed there were missing documents in a loan application. Mr. Newton informed they only looked for the final approval in the loan process.

Mr. McDevitt thanked everyone for their attendance, advising there would be further discussions before the date of the next meeting was set.

Mr. Beaty stated that Mr. Young should collect and distribute the information listed in the request from Washington County, a copy of which he had received earlier in the meeting, and once the Committee had a chance to review that information the next meeting date should be scheduled.

Mr. Moore advised the Washington County Attorney's Office would collect the information from the Lake Champlain-Lake George Regional Planning Board and distribute it to the other oversight Counties.

As there was no further business to come before the Economic Growth & Development Committee, on motion made by Mr. Beaty and seconded by Ms. Braymer, Mr. McDevitt adjourned the meeting at 10:26 a.m.

Respectfully submitted,
Molly Ganotes-Gleason, Legislative Office Specialist