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REVOLVING LOAN FUND LOAN ADMINISTRATIVE COMMITTEE

February 10, 2021 9:30 am

Zoom (per Executive Order 202.1, extended by 202.85)

AGENDA

1. Welcome
 2. Approval of minutes – January 8, 2021 and January 20, 2021
 3. COVID-19 Micro-Loan Loan Application – The Little Pizza Shop, Peru, Clinton County
 4. Other
 5. Next Meeting
 6. Adjourn
-

Beth Gilles: Okay, so welcome to the loan administrative committee meeting. It's February 10, 2021 at 9:40 am. And I'm going to do a quick roll call.

Chris Hay: Here.

Christy Wilt: Here.

Carol Calabrese: Here.

Marc Monahan: (not present)

Chad Richards: (not present)

Harry Booth: (not present)

Patty Waldron: (not present)

Also present are Jamie White, Beth Gilles, Carrie Yakush and Dave O'Brien for the Regional Planning Board. We do not have enough voting members for a quorum. So, we are going to skip the approval of the minutes and go down to the micro loan application which we will discuss but there will be no vote on it today. So, Jamie, I'll turn it over to you about The Little Pizza Shop in Peru, Clinton County.

Jamie White: Good morning. I'm sure you read through the materials that were presented. This is a young man who went through military and did some, several things and ended up being a manager in a pizza shop up in Peru and the owner





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decided to sell the business and made an offer to him. And he purchased the building, I'm sorry, the business in January of 2020. And for a young man with very little business experience, it was a pretty unfortunate timing for him. He has the exact opposite problem of many of the businesses that have applied to us in that he had more business than he could handle. And so, in reaction, a very quick reaction, I think he did a lot of what Beth termed as panic hiring and panic purchasing and cost of material or cost of goods for him, you know, the supplies for pizza almost doubled in cost, as you can see from the invoices that were attached. And he had very little understanding of how to work with payroll, and how to deal with the costs that not only on a day-to-day basis, but then dealing with COVID increased tremendously, and got himself into trouble. But what I can say about this young man is he stuck to it. He didn't give up. He went through the year doing the best that he could. Took very little money out for himself. And really is trying to manage and would like to continue to manage this business. And in conversations with him, he is very willing to work with the SBDC. We put him in touch with Tony Searing there. And he will be working on a full business plan, as well as more realistic cash flow projections. One of the biggest issues for him is that the previous owner absolutely refuses to provide any information. So those projections were done very quickly, very, you know, based on a very strange year for him. So those will change as he works with the SBDC. Can I answer any other questions?

Chris Hay: Does he have any debt when he bought the business? Or did they just kind of give it to him and he just pays rent?

Jamie White: Exactly, well, yeah, he's paying rent, but he's also paying the previous owner about \$500 a month for the \$30,000 purchase of the building, of the business. There is you know, your basic pizza oven and small equipment. As part of that.

Beth Gilles: He's got liens on the equipment in the pizza shop that he has now. He purchased some additional equipment, I guess when the Pizza Hut shut down in Plattsburgh. He bought some of their stuff, which he's got in storage. He has plans to expand but you know, then COVID hit. And he had to deal with all of that. So that's the





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equipment that he's pledging for collateral, it's that used pizza equipment that's sitting in storage right now.

Chris Hay: Which technically, I don't think of someone else has a lien on all business assets, those supersede us. You have a certain window with purchase money to be able to file your lien ahead of the existing. So, I don't know as though that would technically be available. I mean, we can take it and see what happens. But...

Beth Gilles: Yeah, I think he only put five grand. So, it'd be like basically a second lien.

Chris Hay: Wouldn't even need to mention that to the potential borrower, just give them some incentive to work with us because he's afraid we'll be able to, to take the collateral.

Beth Gilles: He also hasn't been able to get PPP or EIDL because he didn't have the previous, the 2019 from the previous owner. I don't know if he will be able to get second round.

Chris Hay: No.

Beth Gilles: No. Because you have to compare 2019 to 2020, right? You have to take a quarter from 2019 and a quarter from 2020 and show 25%,

Chris Hay: Yeah, but, and odds are, sounds like the business has grown rather than shrunk. So, he would, might be ineligible for that even if he did have the numbers.

Beth Gilles: Mm Hmm. We sent you his credit report. Right now it looks like he's got a car. And a lot in Sam's Club, which I think is what he's buying stuff for the restaurant. Food for the restaurant on. He is asking for a micro loan. So, these are \$5,000 - \$25,000. He's asking for the full 25. It's five years repayment at \$25,000, the way we set up the Program.





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Jamie White: I apologize, I thought I had read that we were matching the COVID. That's why I put it out to seven just to give him as much room as possible. So did change that to five.

Beth Gilles: It's meant for working capital only. The Program, it's only available through I think we're only accepting applications through April 30 of this year. So obviously, we're going to have to push this out a little bit so that we can get enough voting members and do another meeting. But if there's other information that you guys think that you want them to be able to discuss at that meeting as well, just let us know. But he is, Nick. So, Nick is the owner. As Jamie mentioned, he was the manager of the pizza shop and then took it over and Melissa is the woman that he has hired to do his books, basically. Is that right, Jamie? That a good explanation?

Jamie White: That's correct. And she has been extremely helpful with him.

Beth Gilles: So, they're in the waiting room. I mean, is there anything anybody wants to talk about before we let them in?

Chris Hay: It's just hard because we have no good, ya know, no information to go on that shows that he can afford to pay it. So, if we do this, it's really, you know, leap of faith to help a small business that's had COVID implications. That's probably the Program.

Jamie White: Basically, you are absolutely correct.

Beth Gilles: Okay. I'm going to let them in. Hi, Nick, Melissa, how are you? So welcome to our Loan Committee. We're gonna give you guys about five minutes just to talk about what you've got going on. The committee will ask any questions that they may have. And then we'll let you guys go, we'll discuss, I do you want you to know we don't have enough members on the meeting today to vote today. But we can work something out for a few days from now. So, we figured while we had you guys here, we just let you, kinda, let us know what you got going on.





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Melissa Wiggins: Oh, now I'm like all nervous. I don't have anything prepared. So, we're kind of looking for a loan to help with our costs. We've, when COVID hit we were very lucky that we, you know, we saw quite an intake, like an increase in his business. But that meant, of course, we needed more employees. And we were doing alright for a while but then starting in, what, maybe November, the costs of stuff started going high. Um, I think we are paying this week three times what we paid for wings, a case of wings last year. And that's not the only item that's gone up. I think the only thing that hasn't is our flour. So, you know, we're just trying to look for something to help, help with that kind of stuff. Um, Nick bought the business in January from somebody else. But because she hasn't been great about giving us paperwork, we weren't able to get the first round of the PPP CARES Act stuff. But we have applied for the second round. We're hopeful. It's still sitting at the bank, it's still in review or whatever. We're hopeful to get that so that we can hopefully help with some of our payroll costs. And, I don't know, what else should we say.

Nick Weaver: Really, I mean, as the saying goes, the price of everything has just gone up exponentially. I mean, my, my suppliers explained to me, it seems like because the, because the butchers were getting shut down because of this, because of that, everything's sort of gradually going up, and gradually didn't seem gradually to me. It looked a lot more like, I think it was actually even earlier than November when it doubled. And, you know, I've got a set price on my menu. That time it was \$10.50 for a dozen wings. And, you know, you can't turn around, just tell customers well, okay, so everything just went up on me this week. So, I'm going to turn around and charge you \$20 for an order of wings. And in turn, I kind of kept the same price until I got the chance to make a new menu. When I made the new menu I even put in the fine print that my wings and other items may be adjusted due to current market value. That way, it gives me a little, a little flexibility, if you will, to get, I feel like something isn't able to make enough money because of things like the cost of basic item tripling, I can adjust the price a little bit to make up the difference. But, yeah, I mean...

Melissa Wiggins: We did just like you said he put out a new menu on January 1, it was effective. And he did raise, I think pretty much all of the prices a little bit.





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Some more than others, depending on, you know, what it was. Wings, I think went up a little more than say like a pasta dish, which didn't have as big of a jump.

Beth Gilles: Okay. Does anybody have any questions for Melissa and Nick?

Chris Hay: Hey Melissa, Nick, this is Chris. Um, quick question for you. As you're seeing your prices go up and you're starting to adjust the cost on your menus, do you think you have been able to, the adjustment you made January, do you think that that puts you in a position where now you're properly margined so that you can run the business in a profitable fashion?

Melissa Wiggins: I think so, because we made, we jumped him up to what the prices were then which is very close to what we were paying then as opposed to what we're paying now as opposed to like last March. And I don't expect, hopefully they won't go up too much more since we kind of have more of a handle on COVID as a nation. And like he said he has that disclaimer in there that if they do jump, we can you know adjust, say in a couple months, we were going to look at the pricing in February, March, like once a quarter kind of check out the pricing and see if it's something that we need to adjust. Kind of more, instead of doing it once a year doing it more once a quarter kind of...

Nick Weaver: We also pay attention more so recently to what other (inaudible) their price increases, because let's face it, the normal consumer isn't going to come and buy a dozen wings at \$25 a dozen. Ya know? I think (inaudible) and so I'm trying to see what everybody, how everybody else is sort of taking on dealing with this problem versus just what I think of my head is ought to be right. Trying to see what everyone else is doing, so on and so forth, and trying to stay somewhere around what they're doing. That way I can at least stay comparable. But...

Melissa Wiggins: He also tries to buy local. Um, we used to buy almost everything from Pray's, we have since kind of been expanding. He's been price watching more, we





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purchase more from Sam's as well as commercial sales to try to watch our expenses more than being exclusive to Pray's.

Chris Hay: Nick, timing couldn't have been worse for you. Not that the timing was good with COVID with anybody. What do you think are the things you've learned the most over this period since you've been in business just over a year now?

Nick Weaver: (Inaudible) I when I came into this, I knew how to make pizzas. I didn't know nothing about the office, I didn't know nothing about managing books. I didn't know much of this part of it. And when I first took over, I was really jumbling and making a cluster of a lot of it. And I very quickly started looking for somebody who knew how to do some parts of it, that I didn't necessarily know how to do, like Melissa knows how to do the payroll and do the taxes and bookkeeping and you know, things of that nature. I am, I guess I am learning that there's way, way, way more to owning a business than there is to cooking in a kitchen. (Inaudible) And there is way much more to it. And I feel like I'm starting to get a handle on it. But yeah,...

Melissa Wiggins: That's why we're now expanding into watching our prices and not just buying this for the one that was one of the big things. Because, you know, it's easy to just get everything from one person, you know, not have to think about it, but we've been kind of shopping around more now, especially for supplies to try to still keep it local because he likes the idea of keeping it local, but you know, also being cost effective for the business.

Chris Hay: Have you guys been able to keep up and are all the taxes, current payroll taxes, sales taxes, any of that?

Melissa Wiggins: Sales tax hasn't been paid for the fourth quarter? And our, I think I'm, I don't think I paid last week's, hold on, let me check on QuickBooks, last week's payroll taxes are not yet paid. I was waiting for the Superbowl money to come in.





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Dave O'Brien: So how do you see the trend of your business right now? How do you see the trend of sales in your business right now?

Nick Weaver: It continually went up since I took over. I know that during the summer, we were doing about, I want to say about \$1200 worth of sales on a Wednesday. And again on Thursday. On Saturday's and Sundays we're doing about, do we have something written down here that's actually legitimate versus my thoughts?

Melissa Wiggins: Um, maybe? Yes. Right here, this one. Food sales.

Nick Weaver: So, for the month of January, we did, we did about, we did \$9,426. For the month of February, we did \$19,554. March, we did \$23,000. April, we did \$27,000. May, we did \$40,000.

Melissa Wiggins: So even now, when it's slowing down some, we're still roughly around \$30,000. So we are up from when he first purchased the business. From what, from the numbers we have. We obviously don't have anything for 2019 to compare to. But from what we can see, like this, this January was, I believe, \$18,000, which is double what last January was.

Dave O'Brien: Okay. What do you hear from your competitors? What's their trend in business? Are you taking their business away or was it pretty well even with them?

Nick Weaver: I would say that about probably the same with them. I don't really know. I know that... Well, for instance, I had one kid who was working here who left to go work for the competitor. And he still comes around and we talk and he said that he can tell when ever somebody is ordering pizza from us and wings from them because they deep fry, we bake. It's a little bit of a different thing. Apparently, everybody comes to us for pizza. And they come to us over top of competitors. They come to us from Chazy. You know, I mean, they're...





Lake Champlain - Lake George
Regional Planning Board
THE COUNTIES OF
CLINTON, ESSEX, HAMILTON, WARREN & WASHINGTON

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Melissa Wiggins: We're known for our sheet pan pizza. We're the only one in the area that has it. It's particularly good for parties and things like that.

Nick Weaver: Bigger families.

Melissa Wiggins: It's by far our biggest seller. And we, you know, we try to support the community. So, when you know we give that discount to the Girl Scouts or Boy Scouts, the families seem to be coming in here to, you know, in appreciation, which is handy.

Dave O'Brien: That's good.

Beth Gilles: Have you guys seen a decline in the ordering of your sheet pans? I mean, with people not doing parties and not being allowed to have gatherings and that kind of thing? Do you expect that those sales will increase as people are allowed to gather again?

Nick Weaver: I think the reason they're still going up now is, you still got families, right? And you still got a mom and dad trying to feed three kids or something. And, you know, if you order a sheet pan pizza, you've pretty well covered everybody in the house for 20 bucks, 25. You know, whatever it happens to be, and there aren't a lot of other options that can say that. You know, you go to KFC and you're looking at \$40 for a bucket of chicken and some sides, you go to McDonald's, everybody order something and get five people that's about 10 bucks a head it's \$50. That is one of our big niches, is that we can cover a lot of people for a lower dollar amount for a family.

Melissa Wiggins: I think once sports, if we are ever allowed to have sports and Girl Scout functions and stuff like that, back to what they, closer to what they used to be, I think you're going to see an inset, an increase then as well too. Because I mean, we really, that was really a niche before.

Nick Weaver: I was just going to say, Peru high school used to always come to us for pizzas to sell at their sporting events and things like that. You know,





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anybody that ever had anything where they were selling pizza, they came to me that kind of got cut out do all this but like the saying goes, the families all try and feed each other kind of pick up that slack you know.

Melissa Wiggins: And we've been pushing, using on Facebook quite a bit as well. To kind of, you know, help push sales along to. He's been featuring some different items on there as well, and there's a television in where they order that he features, like if he for some reason does have something that's inexpensive then he's going to run a special on because it's, I don't know, Johnny Pray got a special price on something. You know, he's had some success there. He did well with a Reuben pizza. People are excited to try the Yoki next time it comes out. So we do have a couple of marketing things we've been trying to push to try to cover the extra that we're not getting from the sports and stuff.

Beth Gilles: Okay, does anybody else on the committee have anything they want to ask while we've got Nick and Melissa with us?

Chris Hay: Hey Nick, this is just Chris again. Um, just want to, a couple of questions on your credit report. Noticed that you had a loan that was charged off back in late 2018 and have some student loans that are in collection. Can you just talk about the situations that led to those difficulties.

Nick Weaver: It's actually how I ended up in a pizza shop. I was going to school and I went to work as a machinist. I was in between jobs for quite a period of time. Just trying to find it. My previous machines job I was driving down the mine field from Peru. It's about an hour's drive. I was doing every day. They transferred me to Vermont with the promise of a promotion into a different type of job. Programming versus working on machine which was what I actually went to school for. I went to Vermont, was doing that trip every day. They at first were paying for the ferry and take care of things for me and eventually got to where they didn't want pay for the ferry no more. They weren't going to move me into programming. They had me on a much more difficult machine that they weren't paying any more money for. My responsibilities were getting a lot more and again, they weren't paying me anymore money for it. And





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eventually I said well, I can turn around find a job in Plattsburgh for \$15 an hour. You know, I came here for the idea that I was going to work up into something not stay at a gas station rate. I had what I thought was already a job lined up here. And I gave them my notice. I packed up my stuff and came home and then they turn around didn't hire me. And I thought, well, okay, I've got some money I saved up, it'll be fine. And I applied to everybody in Plattsburgh and couldn't get in anywhere and kept applying, kept applying and couldn't get in anywhere. And things started happening. I got behind on my car, it got repossessed. I got behind my student loans and different things. Then I finally, I was like, well, okay, I'll take whatever I'm good, just start getting some income, you know. And I came here to work at pizza shop. And I very quickly went from a staff member to a managerial capacity in about six months. And about six months later Ms. (inaudible) asked me, hey, I bought this for the building, not necessarily for the pizza shop, you have any interest in buying the pizza shop. And I explained to her like the same thing. My credit isn't so good. I've got things I've got to work on, you know, I've been working close to minimum wage here for the last while. I haven't had a lot of room to fix my previous problems. And she, she decided to personally, finance me, I guess, do the work. And...

Melissa Wiggins: We have, we aren't, he hasn't missed any of those payments. He did not take a paycheck for the first six months of the business. Since then, since, when I started in, that was one of the things that we were discussing, he now gets a steady paycheck. So he's, he's been able to get a loan for the truck that he's currently driving, he's not missing any payments on that. You know, we're working on cleaning up his credit. But as you know, in banking, it takes time to get everything taken care of.

Chris Hay: Yeah, that's why we like to talk to folks and understand the story behind it. You know, there's, there's more than just numbers on a piece of paper. So I appreciate your, your candidness and talking to us about it.

Dave O'Brien: So, knowing what you know now, would you do it again? Buy the pizza shop?





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Nick Weaver: I would. I definitely would. I would definitely take a few approaches differently. I would have definitely automatically reached out for someone like Melissa here, before I let it turn into a mess. I would, I do love it. I mean, this is the best thing I've ever done. I guess I would say this is the first time I've really enjoyed coming to work. I don't know. Yes, I would absolutely do it again.

Dave O'Brien: So the big question is, do you eat your own cooking?

Melissa Wiggins: Yes.

Nick Weaver: As until about three weeks ago, yes. I just found I'm a very, very diabetic individual. And apparently, pizza and pastas and things of that nature no longer on my personal menu.

Melissa Wiggins: But we have been looking into gluten free options to see if we can even expand into that cost effectively. You know, the cauliflower crust and all that stuff to see if it's something that we can reasonably do. We've been looking into those options now that he's eating a lot of salads.

Dave O'Brien: Okay, thanks.

Beth Gilles: Okay, anything else before we let Nick and Melissa go?

Chris Hay: No, it was a pleasure. Thanks, Nick and Melissa for all the information.

Dave O'Brien: Thank you for your information. Appreciate it.

Beth Gilles: Alright we are going to let you guys go and then Jamie will be in touch with some next steps. This afternoon probably.

Melissa Wiggins: Great. Thank you very much.





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Nick Weaver: Thank you very much.

Beth Gilles: Alright, thanks.

Jamie White: It was nice to see you.

Beth Gilles: Okay. What do you guys think?

Dave O'Brien: I think Chris said it earlier and Beth said it before that, it's a leap of faith. But you know, he's been persistent staying after it. He's had a lot of challenges along the way. I guess that the pizza business has been very good during this timeframe for takeout and stuff like that. If he was gonna throw in the towel he would have thrown in the towel. But he keeps on plugging.

Chris Hay: It would have been easy, I think, for him to walk away six months ago and just stop paying the \$500 a month to the to the seller of the business, and he's shown some dedication and passion. But it, there's no, again, it's the leap of faith. And I think it comes down to the purpose of the long program and the fact that it's designed to help businesses like this that really have no other options.

Beth Gilles: Yeah, agreed. So, do you, I mean, so obviously, we don't have enough voting members on. But is this something that you guys feel we should schedule another meeting for? Make sure we have enough voting members to go through and vote on? Do you think it has the merit to, I guess, bring it to a full discussion for a vote? Or is there any information you want from Melissa and Nick between now and then if you want to do it?

Chris Hay: I think that the challenge would be getting that business plan and updated projections, but I find it hard to believe they're going to turn that around in time with SBDC for the program. You know, because our program you said, has a sunset here in about a month.





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Beth Gilles: Yeah. April 30. Yeah.

Chris Hay: Yeah.

Jamie White: Yeah, that is, that is not going to happen in that timeframe, unfortunately.

Dave O'Brien: Beth. We could recess the meeting to a different date. So you don't have to go through a long scheduling requirements.

Beth Gilles: Okay. But I don't know what date to do that to. I'm gonna have to send out a doodle poll since four of the numbers aren't here. So, I don't have a date to recess it to.

Dave O'Brien: Yeah, but how many days to you need to schedule?

Beth Gilles: We need 10. Again, we're running into the 10 day shenanigan.

Chris Hay: What if you recessed it to a date not longer than, instead of setting the day? I don't know if we have that flexibility? Basically saying we're recessing, you know, and we'll reconvene no later than the 19th. Which would give us a week and a half. I just don't know if that's permissible based upon your rules.

Beth Gilles: So I don't think you can, you can't recess a meeting unless a quorum is present. And we don't have a quorum.

Dave O'Brien: What does it say about special meetings?

Beth Gilles: We don't have anything in our bylaws about special meetings. That's the whole, that we brought up at the board meeting in January. But in order to change the LAC bylaws, I have to give 10 days' notice. Which means we won't be able to change them until the April Regional Planning Board board meeting.





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Dave O'Brien: Okay.

Beth Gilles: I guess the answer to the first question, do you guys think this should be rescheduled to another meeting for discussion with enough voting members?

Chris Hay: Yes.

Beth Gilles: There's enough merit. Yes, Christy, Carol? Yeah? Good? Okay. And is there anything that you, I don't know what else we can get you? Is there anything that you really feel you're missing?

Dave O'Brien: We all want samples delivered.

Carol Calabrese: Just out of curiosity, did I hear him say that's why he purchased the building?

Beth Gilles: The owner of the shop, I think, bought the building.

Jamie White: The original owner bought the building.

Carol Calabrese: Thank you for clearing that up.

Beth Gilles: Yes. The original owner wasn't necessarily interested in owning a pizza shop. I think they just wanted the building.

Dave O'Brien: Okay. Schedule a meeting as soon as you can.

Beth Gilles: Okay.

Dave O'Brien: I hate to delay these people.





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Beth Gilles: I know, but we have a process that we have to follow. So, I'll get a doodle poll out like right now for 10 days from now. And make sure that we can get at least four people on the phone.

Dave O'Brien: Okay.

Chris Hay: All right.

Beth Gilles: All right. I guess that's it for us. Thanks, guys. Appreciate your time.

Chris Hay: Thank you.

Beth Gilles: Bye.

Respectfully submitted by Carrie Griffen-Yakush, Senior Account Clerk, LCLGRP.

