

Lake Champlain – Lake George Regional Planning Board

Meeting of the Board

April 21, 2020

1:00 pm

Videoconference (per Executive Order 202.1)

Transcript

1:04 pm, Director Beth Gilles: Okay, I don't see anybody else waiting to get on. So, let's go ahead and start.

Glenn Cutter, I'm here.

Francis Peryea

Paddy Waldron, here.

Mark Henry

Kimberly Davis

Karl Weiss

Charles Harrington

Joe Giordano, here.

Ike Tyler, I'm here.

Shaun Gilliland

Mike Diskin

Jim Dougan

Clay Arsenault

Steve Tomlinson

Christy Wilt, Can you hear us Christy? (present, but working on her audio)

Bill Farber, here.

Beth Hunt

Tracy Eldridge

Dennis Dickinson, here.

Edna Frasier, here.

John Strough, here

Frank Thomas

Mike Swan

Kevin Hajos

Matt Hicks, are you here Matt? OK.

Bob Henke, here

Dave O'Brien, here.

Sam Hall

Al Nolette, here.

Deb Donahue

Okay 1,2,3,4,5,6,7,8,9,10,11,12,13 voting members so we're good to go.

Chairman Dave O'Brien: That's good.

Carrie Yakush: Did you say Matt Hicks is here?

Director Beth Gilles: Yes, Matt Hicks is here.

Matt Hicks: Yeah, I muted myself. I'm unmuted now.

Carrie Yakush: Oh, I see you.

Dennis Dickinson: We appreciate that.

Matt Hicks: Usually Dave mutes me, but I did it myself this time.

Chairman Dave O'Brien: All right. We'll start.

Director Beth Gilles: I'm going to go ahead and mute - Oh no, cuz if I hit mute everybody, it'll mute Dave. So why don't you just go-ahead Dave.

Al Nolette: Do it!

Chairman Dave O'Brien: OK, so if you would please if you're not talking, please mute yourself. I'd also like to remind you that in some of these systems there are lag times. So please, if someone wants to be heard, give them a couple seconds to respond, just in case. Every vote has to be done by roll call vote. Keep that in mind also. And other than that, it's going to be an experience. So, the first order of business - I'm looking for a motion to adopt the meeting minutes from January 14, 2020.

John Strough: I'll make that motion.

Chairman Dave O'Brien: John Strough makes that motion.

Edna Frasier: I'll second the motion.

Chairman Dave O'Brien: Second by Edna. Also, please when you make a motion or do a second, please give your name in case there's a lag time.

Edna Fraiser: Okay.

Chairman Dave O'Brien: You can see some people have speaker view up. There's a little delay in time when it switches to speaker view. So please keep that in mind. Do I have any omissions, corrections? All in favor roll call please.

Director Beth Gilles: Glenn Cutter: aye. Patty Waldron: aye. Joe Giordano: sorry, I was on mute, aye. Ike Tyler: aye. Christy Wilt: aye. Dennis Dickinson: aye. Edna Frasier: aye. John Strough: aye. Matt Hicks: aye. Bob Henke: aye. Dave O'Brien: here, aye.

Chairman Dave O'Brien: So, what did you want to bring to the top here, Beth?

Director Beth Gilles: Um, let me just make sure we have enough voting members. 1,2,3,4,5,6,7,8 we're actually good. We don't have to rearrange. So even if Joe has to hop off, I was just afraid we wouldn't have a quorum. We're good.

Chairman Dave O'Brien: Okay, Al, Treasurer's Report, please.

Al Nolette: Beth mailed out the financials to you today, so I'm not going to spend a lot of time on them. There's nothing really of substantial note that you need to be aware of, other than I'm sure Beth will be talking about the activities of the Planning Board and the arrangements of some of the loans. Obviously, the businesses that are most affected by this nonsensical COVID-19 are a lot of the businesses that are our customer base, so to speak. So, we have a high, high probability of some of our people being affected directly by what's going on with some of the closures. I'm guessing Beth will be touching on that in depth later. But the only financial concern I would have is the cash flow in the loan. The loan payback abilities of some of these organizations, should the closure go on longer than they can sustain it. We have made some considerations to get them through the short term. We'll see what that looks like for some of our people long term. Right now, there's no red flags. But the minute there is, the executive committee will obviously get together immediately and get out to the full board any action that we need at that time.

Chairman Dave O'Brien: Thank you, Al. Any questions for Al?  
Can I have a motion to accept the Treasurer's Report, please?

Dennis Dickinson: Dennis Dickinson, So move.

Chairman Dave O'Brien: Dennis Dickinson so moved. Do I have a second?

Bob Henke: Second.

Chairman O'Brien: Mr. Henke. Any further questions? Roll please.

Director Beth Gilles: Glenn Cutter: aye. Patty Waldron: aye. Joe Giordano: aye. Ike Tyler: yes, aye.  
Christy Wilt: aye. Dennis Dickinson: aye. Edna Frasier: aye. John Strough: aye. Matt Hicks: aye. Bob Henke: aye. Dave O'Brien: aye.

Chairman Dave O'Brien: carried.

Chairman Dave O'Brien: The independent audit. Al you're here so you might as well do it.

Al Nolette: The independent audit?

Chairman Dave O'Brien: Yes.

Al Nolette: So, I'm assuming everybody's received an email copy from Beth.

Director Beth Gilles: Yes, it was in the meeting package.

Al Nolette: There was a much easier audit this year, having a full year of records here. They got through the audit considerably faster than they did last year. Found no problems with the accounting, we have no findings of note, which is fantastic. And things look pretty good.

Chairman Dave O'Brien: Good.

Director Beth Gilles: So, it's been submitted to the federal audit Clearinghouse. It was submitted on time into them. And I just want you to know that there were no findings in our 2019 audit this year. Which is great.

Chairman Dave O'Brien: That's really a credit to Al and to Beth to working through this. We went from a mess to some organization, which is appreciated. Thank you.  
Do we have to accept that, Beth?

Director Beth Gilles: Um, yeah. We should.

Chairman Dave O'Brien: Motion to accept please.

Dennis Dickinson: So move, Dennis Dickinson.

Chairman Dave O'Brien: Dennis Dickinson moves it. Second?

John Strough: I'll second, John Strough.

Chairman Dave O'Brien: John Strough seconds. Vote please.

Director Beth Gilles: Glenn Cutter: aye. Patty Waldron: aye. Joe Giordano: aye. Ike Tyler: aye. Christy Wilt: aye. Dennis Dickinson: aye. Edna Frasier: aye. John Strough: aye. Matt Hicks: aye. Bob Henke: aye. Dave O'Brien: aye.

Chairman Dave O'Brien: Next on the agenda is EDA Corrective Action. Beth.

Director Beth Gilles: So because we had findings in our 2017 and our 2018 audits and the State Comptroller released their audit findings in 2019, the EDA has sent me letters requesting or requiring, not requesting that we provide them with responses for what we're doing as an organization based on the corrective action plans that were filed for all of those findings. So, March 30th, was due the second and final response to the corrective action plan filed with the 2017 audit where the recommendation was to ensure that all the required documentation is received with the loan applications. And so I submitted that to them. And I supplied you all with a copy. On the agenda because we had 2018 findings. I'll be required to submit a report to them 6/30 of this year and 12/30 of this year that will be very similar to the corrective action report responses for the 2017 audit. And then because the comptroller put out their report, and we had a corrective action plan associated with that, EDA's requiring that we file basic progress reports, March and September of 2020 and 2021. So, I submitted the first one, this past March 31. And I sent you a copy of that. That was significantly longer. There were seven recommendations in the state comptroller's audit. You all know that we kind of had everything already worked out and fixed up once the audit was even out. But we still have to put in the progress report. So, it's just information and explanations on the things we've been doing to take steps to comply with our corrective action report. So those are in on time.

Chairman Dave O'Brien: OK. Any action we need to take on those?

Director Beth Gilles: Nope. Just if anybody has any questions.

Chairman Dave O'Brien: No questions.

EDA Risk Assessment Letters.

Director Beth Gilles: So, every year EDA sends us our risk assessment letters. They do a risk assessment of each loan fund. And what it means is depending on the score you get is how many times you have to report to EDA within a year on your loan funds. So, we received our 2019 risk assessment letters and I also put together just a, they've been doing this since 2017. So, I put together and sent out something so

you could see all the scores of how each of our funds have ranked from 2017 to 2019. So, if you look at the EDA rating letter score by fiscal year end - so for RLF 1, nothing changed in any other categories until we got to financial control. The highest number you can get is a three, the lowest you can get as a one. We got a one on financial control for all three of our funds and that's basically how EDA is displaying the release of the state comptroller's audit. So, they took points away from us because that was put out. So that is, I guess well you'll see that in these rankings. So, all the funds went from a three to one, but we went in the timeline complete reporting, we went from a one to a three. Now that Al and I have that reporting down. And it's been getting in on time. Our financial reporting up by one point. Our cash percentage went down by a point for RLF1. And that's actually because we have more money. The more money you have sitting in your account, the fewer points you get on your cash percentage because EDA wants you to have that money out and being loaned out. So overall, we ended up with a 38 for RLF1, which is the same score we had last year, which means we report to EDA twice a year on our RLF1, which is what we've been doing. RLF2, you'll note we went down a point on default rate. That's because Michael Finnegan, North Country Club restaurant is in RLF2, and he defaulted on his loan in 2019. So, you'll see that reflected there. And, again, the financial control, timely and complete reporting went up two points. We went up a point in financial reporting for that fund, and the rest remains the same so we're still at a 35. For RLF4 our default rate is a one because the Adirondack Meat Company and Cooper Logging are 2 \$150,000 loans that have defaulted out of that fund. So, it's just a significant amount of default out of that fund. We went down a point and default rate over time because those legal actions are continuing to carry on. Again, financial control went down two points, timely reporting went up two points, went up two points in financial reporting, and everything else was the same, leaving us with a 36. Again, we report to them twice a year on that fund. If anyone have any questions on those?

Chairman Dave O'Brien: Any questions?  
Again, any action reported on these, Beth?

Director Beth Gilles: Nope, they're just informational.

Chairman Dave O'Brien: Thank you very much. And now Revolving Loan Fund update. Christy or Beth?

Director Beth Gilles: Christy's on so she can take it.  
Are you there Christy?

Christy Wilt: Hi there. Can you hear me now?

Director Beth Gilles: Yes.

Christy Wilt: Hello. Okay.

Well, we had our executive committee meeting on March 19 and approved providing 90-day interest only payments to our borrowers. We also approved providing 90-day total payment deferral with approval from the Regional Planning Board Chairman and the loan committee Chairwoman, me. And then we agreed not to charge late fees between 3/16 2020 and 6/30 2020. As of April 10, 2020, ten of the 36 loans in the RLF are interest only. Two of the 36 loans in the RLF are on total payment deferral. Three of the six loans in the IRP are interest only and two of the six loans in the RDC IRP are on total payment deferral. We had a meeting in person quite a while ago and interviewed and talked with Sarah Greco, who is interested in Izzy's Market in North Creek. We agreed to approve a loan for \$60,000. And

we worked with Glens Falls National Bank, who has also approved a loan and our funds have not been dispersed yet due to this COVID-19 shutdown. We did have one pay off from Nine Mile Coffee. They paid their loan off and they never really borrowed more than the \$13,000 given to them in November of '19. Legal actions in RLF 2 of the North Country Restaurant, Michael Finnegan, his first mortgage holder on the restaurant has filed a foreclosure action. The Regional Planning Board has a second mortgage on the restaurant. And in RLF4, Cooper Logging, Anton Cooper, the Regional Planning Board has a new bankruptcy attorney and are coming close to approving a plan for repayment. That's all I have.

Chairman Dave O'Brien: Any questions for Christy? Any additions, Beth or Andrea?

Director Beth Gilles: I just want to note, I think Clay Arsenault just joined us from Hamilton County. Clay are you there?

Clay Arsenault: I did just join. I was actually gonna say, my invites get sent to my personal email which I hardly ever check. I'll shoot an email with my supervisor email and I apologize on that.

Director Beth Gilles: That'll be great.

Clay Arsenault: I just happen to be sitting at my desk and going through emails and said, "oh boy". I texted Bill Farber and he said – yeah you should be in this.

Director Beth Gilles: So that's why Bill hasn't been paying attention.

Clay Arsenault: Again, I apologize. I'll get my correct email out to you guys.

Director Beth Gilles: All right, great. Thanks.

Chairman Dave O'Brien: Thank you.

Director Beth Gilles: I think, Andrea, we had a couple more loans go on interest only this morning. Didn't we, or late last night?

Andrea Palmer: Yes. Ted Berndt with Washington County AgriPark, both of his loans went on interest only. I believe since we put together the report Joe Brand got everything in to go on complete deferral.

Director Beth Gilles: Yeah, so the two complete deferrals are the Joe Brand loans. Joe is closed, he has no income, so we put him on total payment deferral for 90 days, and Witherbee's Restaurant, in Schroon Lake is also on total payment deferral for 90 days. The rest of the ones in there, about 19 or 20 out of 39 total loans, are on interest only.

Andrea Palmer: I did get an email I saw right before I came on to this meeting that A&S Customs from Crown Point will be requesting interest only so I have not even started with that but they'll be put on that as well. Regarding Izzy's Marketplace, Sarah Greco, as it stands now Glens Falls National is still approving their loan. They're just waiting because they don't want to close on her and then her have to start paying when they are shut down. So, I'm in touch with Marc Yrsha and John Marcantonio. And so, we'll be in communication when things open back up and she closes on that. But it's still, it's just paused. It's not off the table, just paused.

Director Beth Gilles: Yeah, that was also the reason we didn't distribute our funds to her yet either. There was no reason, she is taking over a deli in North Creek in Warren County and there was no reason

to have her start paying on a loan when she couldn't be opened or had limited hours. So yeah, the loan is approved. We're just hanging on to the disbursement until she gets back up and running.

Chairman Dave O'Brien: OK, thank you ladies for the good work on the loans. Any more questions for them?

Al Nolette: Yeah, Beth, this is Al. One question on the ones that are complete deferrals. Is that an open-ended deferral or is there a period of time?

Director Beth Gilles: It is 90 days. All of them, even the interest only, it's 90 days.

Al Nolette: OK, thanks

Director Beth Gilles: From when they requested it. So, we had we had an initial first swing in March of the businesses asking for 90 days and now we've had maybe one or two. Some have made their March payment and realize they wouldn't be able to make their April. So they've come in and there'll be deferred on their April, May, June. We have some doing interest only or deferred on March, April, May. It just depends on when they requested it.

Al Nolette: And then they have a right to come back after the 90 days for a second one?

Director Beth Gilles: We haven't gotten that far yet. But that was the "we'll cross that bridge when we get there".

Al Nolette: Only because with the with the governor extending to May 15 already, and they're, you know, even if they're able to open their doors on May 15, it doesn't mean that the money's gonna start flowing rapidly day one. So just to keep everybody aware that we may be talking about some kind of extension beyond the 90.

Director Beth Gilles: Right. And I will note, just for the board's information, we're really encouraging the interest only because we utilize the interest from the loans for our operations. So, if we put everybody on total payment deferral, we would be putting in the organization in a bad financial position. So that's why we're encouraging the interest only, but we did have two recipients that we knew couldn't pay. One of them told us we could have the keys to the restaurant if we wanted. So, we didn't want that.

Chairman Dave O'Brien: We need to diversify, Beth

Director Beth Gilles: We do not. I do not want to run a restaurant. Thank you.

Al Nolette: I think Bob Henke is a good cook.

Chairman Dave O'Brien: Bottle returns.

Director Beth Gilles: I don't want to do that either.

Chairman Dave O'Brien: It would be interesting to track or maybe find out how many of these people that have applied for the payroll protection act or a small business loan. I mean that may have an impact on some of the decisions in the future.

Director Beth Gilles: Yeah, I mean the PPP is over prescribed and has shut down. I know one business around here that's gotten it. I don't know if a lot of them around here have but...

Chairman Dave O'Brien: Hopefully, there will be more authorized this week, but it will be a requirement of them to keep up with their financial changes, official loans have different portfolios. So, we might want to structure sometime in the future a letter or something to go out all these people.

Director Beth Gilles: Part of the requirement of the paperwork they had to sign for the deferrals, which is just a two page, is that they have to check in with us every 30 days. So, Andrea is doing that, just to see how they're doing as a business.

Andrea Palmer: For the most part people have been very responsive when I've reached out. Dave do you want me to try to collect that data on the PPP and the EIDL loans for our current recipients?

Chairman Dave O'Brien: It would be nice, I mean, it looks like there's going to be more money authorized this week and more SBA loans money authorized, so it would be a good to keep track of. Yes.

Andrea Palmer: Okay. I'll see what I can do.

Chairman Dave O'Brien: I like to see how many people are successful in getting it to.

Patty Waldron: Beth

Director Beth Gilles: Yes Patty.

Patty Waldron: So, I applied for the PPP protection and it was very, very complicated process. I was fortunate to have my girl that works with me on my payroll walk me through it. I don't understand how I got it; I must have just hit that core. It's not much and it is used for your employees to keep them on the payroll. So, in order for it to be forgiven, much of it can't be used on the necessities that a small business (inaudible). So, this is what I know about it. It was complicated.

Director Beth Gilles: Yeah, SBA came out with the EIDL first, which could be for expenses, much like we're doing with our COVID-19 program we'll talk about in a minute, but the PPP is specifically meant to keep people paid as you know, what it's meant for.

Chairman Dave O'Brien: I understand that. But as we move forward to bring these people current, we may have to reassess some and knowing the total indebtedness, whether it be PPP, whatever program it may be, is very important to us because we may have to restructure completely. Just to take that into account.

Director Beth Gilles: Yup.

Chairman Dave O'Brien: All right. Any other questions?  
How about the Micro Loan Program?

Director Beth Gilles: So, everybody this is Andrea Palmer. For those of you who haven't met Andrea yet. Andrea is our new Economic Development Coordinator. She's been taking over the loan program and some other economic development initiatives for us. I think she was in the office for three weeks, maybe four weeks.

Andrea Palmer: It was five and a half weeks and I did that math because I'm coming up on five and a half weeks at home so...



Director Beth Gilles: It was about five and a half weeks in the office and then she got sent home with her laptop. But we spent the first few weeks of the of the time at home putting together what we have called our COVID-19 Business Interruption Micro Loan Program. So just to kind of back up, I contacted EDA to see if there was something that we could do to put together some kind of emergency loan fund. And they said yes, you can operate outside of your revolving loan fund management plan if you send to us what you're going to do, what's going to be changed how you're going to operate and the big part was it had to be for a finite amount of time that this would be allowed based on a disaster declaration within our state. So, we put together and had to modify the plan a little bit which I think I sent you guys but I had sent to EDA for their approval and we did get their written approval and put this together. The other big thing about having EDA's approval on this is they are allowing us to use the funds from our RLF4 which was given to the Regional Planning Board after Hurricane Irene, and was meant for Hurricane Irene cleanup and for business resilience funding. So I made an argument to them that these micro loans to our businesses was business resilience for our area and they agreed. So basically, we have put together our COVID-19 Business Interruption Micro Loan Program, it's \$5000 to \$25,000 loans, 5% fixed interest rate, terms are two to five years depending on how much money is borrowed. The first six months is interest only, there's no application fee due to us. There's also no closing costs due to the Regional Planning Board. And the only fees that the borrower will be responsible for is a \$350 payment to the lawyer for the legal filings then any filing fees. We are requiring collateral but we're not looking for things like real estate. We're looking for equipment or cars that we can put a UCC or a lien on. And those have some associated filing fees \$40 to \$50 each. So, the borrower would be responsible to pay for those. And they have to show some kind of job retention. They have to show that their business was negatively impacted by COVID-19 pandemic closures, which I think any of our businesses around here can do. And the program deadline is September 30th. So, like I said, this has to be for a finite amount of time. And we picked September 30, because I'm hoping by then there will be some additional, if not money from the federal government, at least information on how we're looking to have them basically provide us with another revolving loan fund that's kind of for COVID-19 disaster relief, where we could (inaudible) lower interest rate or something like that. So, we figured by September 30<sup>th</sup> we could have a little bit more information on what we're covering or what our region is going to look like. The loan committee helped us put it together and put it through the executive committee. And they agreed on it. I gave it to the EDA. The EDA gave us written approval. And so now it's out there. It's been out there for a couple of weeks. And Andrea, if you want to go ahead and take over, because I've been kind of referring everyone to Andrea for this program.

Andrea Palmer: Sure. So, I've had probably around 20 people reach out to me inquiring about it, and I've responded to all of them with the application and the documents we need. I do think that inadvertently our timing, we launched the program the same day as the SBA loans became finalized, which was not on purpose, but it's just what happened. So, I do think that we've kind of gotten wrapped up with the SBA, EIDL and PPP loans. So, the people that I have responded to have not gotten back in with applications and documents even though they have stated they think they are going to. I think they are just overwhelmed with information. And they're also overwhelmed with the SBA stuff. And because a portion of the SBA loans are somewhat forgivable, I think people are focusing on those first, which is fine. So, it's a great program. I'm very proud of it, we work really hard on it. And I think that as funds run out of the SBA loans as they already have, and even if new funds get appropriated, it's a finite amount, we will have more people applying. We have a really good streamlined process. I'll be doing, you know, a lot of the underwriting, putting it together for the loan committee to look at. So, I

anticipate a very quick turnaround, which I think will really help people. They are going to be in some tight spots. They're already in tight spots.

Chairman Dave O'Brien: I was going say I think one of the important parts of this program is that some of the small business takes so much paperwork and time. That this may be able to work as a bridge to help them get from today until they finally get their funding. So that's one thing that may help people out.

Andrea Palmer: Yes, if they can get their documents to me by 4pm on a Wednesday, I can put it together, get in front of the loan committee later that day and get it in front of the loan committee for a conversation that Friday. So, we have the potential to have a really quick turnaround.

Director Beth Gilles: Yeah, we're shooting for a two-week turnaround from the time that we received the applications. So that's giving the loan committee a day to look at it, getting the loan committee together, which we do on Fridays. We have set meetings on Fridays at 10am to assess any of the loan applications that have come in. If there's an approval, we get to the lawyer, the lawyer takes three days to get the paperwork together. And there's a little bit of back and forth with the paperwork through the mail. To get things signed, but we're using Meyer, Fuller and Stockwell. And they have a Dropbox at their office that people can drop things in. Especially if we end up taking a title on a car or something for collateral, we need the original title, they can drop it at the lawyer's office so that there's not any interaction. So, it's actually a piece of this at the very end of the process that I want to talk to you guys about and ask you to vote on. So, backing up a little bit. The Regional Planning Board's bylaws state that there has to be two signatures on each check. And there are five people who can be one of those two signatures. The Chairman, the Vice Chairman, the Secretary, the Treasurer and myself as the Director. We write out of the regional planning board the reimbursement checks to Washington County every month. So, Dave and I sign those. Al has physical possession of all of the checks that are associated with our loan funds. So with us providing these loans out, we kind of decided it would be best for them to be written on checks directly out of the loan funds instead of fronted by Washington County to be reimbursed because there could get a point where if we've got four or five loans going out. Now Washington County's, you know, sending out \$125,000 and needing to get reimbursed. The problem with doing that, again is the dual signatures. We are trying to streamline the process and observe the social distancing rule so I'm going to read a resolution where I'm asking to suspend the secondary signature requirement only for checks associated with this micro loan program. So, it's called Suspension of the Secondary Signature Requirement for check dispersal solely related to the COVID-19 Business Interruption Micro Loan program. Whereas the COVID-19 worldwide pandemic has caused the governor to issue a social distancing protocol statewide until at least May 15, 2020. And Whereas the LCLGRP has developed and adopted a microloan program to aid businesses through these trying times. And Whereas the bylaws of the Lake Champlain Lake George Regional Planning Board required dual signatures on all checks, and Whereas the health and safety of our employees and directors is of paramount importance to the agency and its governing board, and Whereas, in an effort to comply with the governor's executive order and to ensure the health and safety of our employees and directors through social distancing, now therefore, it be resolved that the secondary check signature provision of the Lake Champlain Lake George Regional Planning Board, be hereby suspended until such time as social distancing executive orders are lifted. And be it further resolved that the Treasurer of the Lake Champlain Lake George Regional Planning Board be and is hereby authorized to sign all closing checks for loans until such a time as the social distancing orders are lifted upon receipt of proper closing

documentations and disbursement voucher, signed by both the Chairman of the Board and the executive director. Basically, what would happen is what we do with all of our bills. There would be a voucher for the payment after approval from the loan committee. I would sign the voucher, Dave would sign the voucher, that voucher would be sent to Al. Al would be the single signature on the check from the revolving loan fund and the check would be mailed to the borrower.

Chairman Dave O'Brien: And I've checked with a bank on another organization. We both have the same banking. They said that it's a more internal control the one they look for. Which is fine with them.

Director Beth Gilles: It's our bylaws.

Dennis Dickinson: Dave, I would like to move that. Dennis Dickinson.

Chairman Dave O'Brien: Moved by Dennis, do I have a second?

Ike Tyler: Second. Ike Tyler.

Chairman Dave O'Brien: Second by Ike Tyler. Any further discussion?

John Strough: Yes. Is there a sunset provision to this?

Director Beth Gilles: Yes. Once the social distancing executive orders are lifted.

John Strough: Is that part of the motion?

Director Beth Gilles: Yes.

Al Nolette: It's in the resolution.

Chairman Dave O'Brien: Roll call please.

Director Beth Gilles: Glenn Cutter: aye. Patty Waldron: aye. Joe Giordano: (he signed off). Ike Tyler: aye. Clay Arsenault: aye. Christy Wilt: aye. Dennis Dickinson: aye. Edna Frasier: aye. John Strough: aye. Matt Hicks: aye. Bob Henke: aye. Dave O'Brien: yes.

Chairman Dave O'Brien: carried.

Al Nolette: Mr. O'Brien.

Chairman Dave O'Brien: Yes

Al Nolette: Can we make sure that the board is emailed a copy the resolution for their records?

Director Beth Gilles: Yes, I'll send it out after the meeting.

Al Nolette: Thank you.

Chairman Dave O'Brien: Any other questions for Beth or Andrea on the loan funds?

Dennis Dickinson: How much money do we have available to loan out?

Director Beth Gilles: Oh, that's a good question Dennis. The executive committee authorized \$250,000 to start with. We're taking this out of our normal loan funds. Right now, we have over \$200,000 in our RLF4 that we haven't been able to loan out so this will help us draw that down. We have over \$400,000

RLF1 account, and we have over \$100,000 in our RLF2 account. So, we'll start withdrawing the money out of the RLF4 account. We do have two legal actions happening out of that account that we've been paying legal bills for. So, we don't want to take it all down. We could take \$200,000 out of RLF4 and then probably the other \$50,000 out of RLF1 if it gets to that.

Andrea Palmer: Dennis, were you referring to the micro loan? The business interruption micro loan?

Dennis Dickinson: I was interested in those as well?

Andrea Palmer: Or in general? Okay, because Beth was talking in particular about the micro loan.

Dennis Dickinson: Okay.

Director Beth Gilles: We're still doing and taking regular loans; Andrea has people in the pipeline that started before the whole social distancing work from home thing. Like I said, already approved one loan but hadn't dispersed it. So, the ones that were going before that the regular loans that we had been working on or going before kind of just sitting idle right now. I think everyone's just waiting to see what recovery looks like.

Dennis Dickinson: Okay, great. Thank you. Thank you, Andrea.

Chairman Dave O'Brien: So, one quick note, we do understand that there is a higher chance or risk with these loans. Especially with the RLF4, which is for disaster recovery and maintenance. We feel that we should get this chance to people to help them survive. It's worth it. And remember that these are risky funds that were given by the EDA to give out to people so let's remember that. We hope we get them all to pay back but there is risk there. And I just want to make sure people understand that. Thank you. Anything else?

Senior Planner. Allison.

Allison Gaddy: Okay. Starting off with economic development, I continued outreach work with Washington and Warren County Complete Count Committees for the US Census. The Census has recently extended self-reporting deadlines to October 30. It generally usually ends in July. So that'll give us a little more opportunity for outreach and hopefully get our response rates up. Response rates across our five counties are creeping up slowly, but they're still fairly low and definitely lower than the 2010 response rates for each county. So, any anybody here has any outreach ideas or anything, please let me know and I'll work with the Complete Count Committees to try to implement that. Beth has spearheaded with Mr. Farber, kicking around an idea, of a North Country housing study. It's still in a super preliminary phase. We've had some meetings with Warren County who's doing something slightly similar. So that would be a great project, but we're still really preliminary and figuring out where we're going to go with it. For our water quality projects, quite a few ongoing projects for 2020. Something really excited about it is we're wrapping up the New York State Department of State grant from the Town of Horicon for The Upper Hudson River Watershed Management Plan. I'll be sending in the final documents this week for final payment and the document should be available by the end of the week. They are at our graphic designer right now. I'm picking back up the Isle La Motte Watershed Management Plan for the Lake Champlain Basin Program. And that'll be finished in November of this year. We had just gotten a signed contract from the DEC for the village of Speculator's Smart Growth grant, and that is for the purchase and reconstruction of a fire tower. Through the Lake Champlain Basin Program, we have just started a new project called Quantifying Phosphorus Reduction for Proposed

Projects in New York. And we're partnering with Warren County planning on that one for some GIS work. We are also, starting in May, we're starting the village of Whitehall Green Infrastructure Plan funded by the Lake Champlain Basin Program. We're moving along on our drinking water source protection plan. I did a presentation on that; I think two meetings ago. That's for community drinking water sources from Lake George. We've gotten through the first couple tasks and we were able to have one stakeholder meeting before everyone started working from home. We have a small education and outreach grant through CWICNY for the North Country Tradeshow and Conference that we help with every year. We applied to a different funding mechanism through the basin program this year. So, we have a little more, we'll have a little more funding to our organization for our time spent on that. And we have just gotten the MOA signed with the Village of Lake George for the Economic Benefit of Clean Water report. Beth, Andrea and I will be working together on that. I believe the first draft is due in November. A lot of work in a short period of time, but I think three of us can do that. Recently I submitted two grant proposals to the Lake Champlain Basin Program. One for a public engagement survey and one for a like a social media outreach campaign for streamwise program. There will be 2 really interesting projects if we get them, but they are something we haven't done before. So, it'll diversify our work. I am currently working on a Northern Borders grant for the Village of Speculator Wastewater Treatment Plant. I continue to manage the Water Quality Improvement Program grants for Franklin County and Saratoga County. And I'm also working, continue to work, with a Long Lake Association and the Chazy Lake Association for their lake management plans. I have two groups I'm working with though they have not been meeting for obvious reasons, the Warren County Climate Smart Task Force and the New York Dam Task Force. That's through the Basin Program as well. And I have committed to participate on the Advisory Committee for the forthcoming A/GFTC Regional Bicycle Master Plan update. And that's it for me.

Chairman Dave O'Brien: Thank you, Allison. Any questions for Allison?

Dennis Dickinson: What fire tower are we working on?

Allison Gaddy: So, this is a DEC grant for the Village of Speculator. They will be constructing the Makomis fire tower in the Village.

Dennis Dickinson: Great. Thank you.

Chairman Dave O'Brien: Albert?

Al Nolette: Allison or Beth, whichever wants to take this question. There's a decent chunk of money in our budget that's sourced from these grants. During this time where we can't really get out and do some things, do you see any hurdles coming up and as far as being able to cash in on some of that money that we had budgeted for these grants or is there enough you can do remotely to kind of keep that money coming to flow in at least trickling during this time.

Allison: Fortunately, right now, I have a big chunk of work I can do on my own. For the Isle La Motte Watershed Management Plan, that's going to be my main focus for the next couple of weeks. And I'd say even the ones that are just starting off the majority of the work I can do remotely. Obviously, we won't be able to have stakeholder meetings, but I think we can move ahead without those for now on most of these.

Director Beth Gilles: Yea, we're okay. We're, I guess, luckily in a spot where the majority of those grants where we're kind of in the research phase, which not so much out and about. It's basically literature reviews and pulling together information that's already out there on similar projects to try to develop the direction we want to take with them. So, it's a lot of at home reading work and research work, which is, you know, great for the current situation that we're in. So, I don't see an issue being able to (inaudible) on any of those. We actually had a staff meeting the four of us on Monday. We have staff meetings every Monday. And the one we had yesterday, we kind of talked about what contracts we have that are in place that we know we can bill on and what work can be done on those. So that's the work that's going to be focused on for the next month, at least while we're still at home.

Al Nolette: Thank you.

Chairman Dave O'Brien: Any other questions for Allison?

Director Beth Gilles: I just want to note, I spent Friday reading through the Upper Hudson River Watershed Revitalization Plan that Allison wrote and this was a project that I had started a few years ago and then kind of dropped for a while and it was thrown in Allison's lap when she started 13 months ago. And she's done a fantastic job. It's a great document. I know she worked really, really hard on it, a lot of it, she had to teach herself. She wasn't as familiar with a lot of the parts of the watershed and some of the topics that were covered, but it's a really fantastic document. And I'm proud to have the regional planning board's name on it, it's her first big kind of showcase piece for us. It was just really well done. So, I just want to say thank you to her.

Allison Gaddy: Thank you.

Chairman Dave O'Brien: Thank you, Allison. Good job.

Okay, anything else?

Andrea, you're up.

Andrea Palmer: Hi. All right. Let's see. So, when I first came on board in early February, I spent some time building partnerships with lenders in the area. We have worked with Glens Falls National Bank and NBT Bank historically. Excellent banks and probably some of our strongest community partners. That being said, building relationships with other lenders will bring to us, more potential borrowers and vetted borrowers. You know, we want to help everyone but people who are referred to us from other lenders will be, you know, very, very good borrowers typically. So, I spent a lot of time building those relationships, which was very good. I attended the Warren County Economic Outlook breakfast, which was an excellent event. I attended the Capital Region Indicators Data program training in Albany. This is excellent data that we'll be able to use for our CEDS, which we're working on this year. I'm really pinpointing a lot of data for our areas, demographics, that kind of thing. I attended a Washington County tourism initiative on the economic development opportunities directly or indirectly related to tourism for Washington County. This was just getting off the ground kind of right before everything happened. It's brand new initiative. I think there's a lot of opportunity there for the people heading it up and I'm going to keep my eye on that. Washington County, great county. Nice to see more income coming into that county especially sales tax revenue. I began conversation with Jeff Brown of Fault Renewables on a potential project he has going on with North Country clean energy project. It kind of stalled in the water as floating solar panel so stalled in the water, so to speak. I think everything going on the Coronavirus, but there is still something there, I think. I attended all Small Business

Administration, loan webinars. I have stopped attending those now that it's set in stone. I wanted to be able to speak intelligently on them to our loan recipients. But since we're not involved, it's not the best use of my time anymore. I attended weekly CDFA calls. They have a lot of good information for development finance agencies such as ourselves, particularly for RLFs. Those are very good. They are every Friday. Let's see. Previously, I've been involved with local chambers of commerce for many years just from you know, past work and so I continued with that in my current role and that's been very good. Mike Biddle at the ARCC has been very supportive of our micro loan program. The whole chamber was able to get out a nice news blast on going on with that. I was able to get us a spot on the radio station 95.9. Kind of a swap of - I spent some time there the guest personality and was able to talk about our agency - kind of a tit for tat. No exchange of funds, even Steven type of thing. Which was a lot of fun. And got some great exposure for us. It was over 3 hours. I completed the loan request for Izzy's Market and Deli and presented the loan request to the loan committee for approval. A few people, either in person or over the phone for non-emergency revolving loan fund requests. There are some projects going on. And you know, we still want regular loan requests when this is all said and done. Emergency program is great, but we also want ongoing long-term loans. There are some in the pipeline. Everything's kind of slowed down with the current climate. But there's still potential there. And a few of those people I've been familiar with just on, you know, in a community for many years, and I believe that they're strong candidates for a loan. I completed a total of 10 site visits for six of our loan recipients. I had a lot more scheduled, I just had to cancel things when everything started to get shut down. But I had a ton scheduled for March and April, I was able to complete 10 of them. And that includes photos of the property held as collateral. Some of that's real property, some of that, like equipment and then I completed all the documentation for that. So that's important for clients. We want to do that. Beth and I worked very hard on this micro loan program. I'm very proud of it. Beth just went above and beyond to make sure it's very compliant with the EDA which is excellent because we want to be compliant. And now I've been able to execute that as people have contacted me. And if they're able to get the contract back to me, it's a very quick turnaround within a day which I'm very proud of that. Something I did, while, in the few days leading up to the shutdown, we saw it coming, we knew we would be working at home for a little while. I honestly thought it would just be a couple weeks, but all of our paper files I scanned to our copier and from the copier, downloaded them onto the work laptop. So, I have digital files for all of our files so I can access those I can share those with Beth, or whoever else needs access to them. And that's been very useful, and I think would have been useful even if we did not experience the coronavirus but you know, it's what prompted us to get it in digital form. Adobe Pro, which we've been using, which we love, it's a very good program. The images were right around 700 scans that I ended up completing. It took many, many, many days. Those are all complete. That is what I have for myself. From February 10th to March 31st. Obviously, I've been doing things since March 31. But that's for the quarterly next meeting.

Chairman Dave O'Brien: Why thank you very much Andrea. You've been a good addition to the staff.

Andrea Palmer: Thanks.

Dave O'Brien: Do I have any questions for Andrea?

Al Nolette: Just one comment. It seems like she was a great choice. I mean, for her to only be with us for 10 weeks. She's definitely hit her stride already. So that's fantastic.

Andrea Palmer: Thanks. I'm an avid reader as well. Anyone wants to borrow a book.

Director Beth Gilles: Andrea has fit in very nicely with the three of us and really hit the ground running. You know, she has a strong financial background, which is why we put her on the loans at first and she has taken it and run with it. But she's also doing some work on Northern Border stuff now and learning some of the other economic development initiatives that we do so she's doing a great job I'm very happy to have her.

Andrea Palmer: Thanks, Beth. You know, I'm very happy to be in my position. I am passionate about the small business community. And I think what we have to offer people just outside that bankable box is so invaluable, and I'm really happy to be a part of it. I care about this area on a personal level and a professional level. So, I'm really happy to be here.

Chairman Dave O'Brien: Thank you.

Andrea Palmer: You're welcome.

Dave O'Brien: No more questions for Andrea?

Chairman Dave O'Brien: Beth, your turn.

Director Beth Gilles: All right. So clearly, I just want to note we are open, we are working. We are working 40 hours a week from our house, our houses so we're just kind of remotely managing the day to day operations and getting things done. We really haven't skipped a beat with a lot of the work that we've been doing. Quarterly reports have been going in on time and we've been reaching our usual benchmarks for the work that we get done. So, I just personally want to say thank you to Carrie, Allison and Andrea for managing themselves from home in a way that has allowed us to continue to operate at a high level of capacity. It seems like three lifetimes since we last met, but it was January. So since then I've hired an economic development coordinator. Her name's Andrea, you just met her. We already talked about the audit. As far as some of the work of the EDA planning grant, I worked with Dave and the IDA to author and submit an application for a USDA grant for a feasibility study for what we're calling the Canalside Energy Park in Fort Edward. So that went in last week. And we're continuing to look at federal funding avenues for work on wastewater infrastructure planning in Fort Edward. I had a grant application debriefing with Department of State on one of the applications that we had put in last year in the CFA that wasn't funded and they really liked the project, it was for the Regional Green Infrastructure Assessment for Flood Attenuation. And if you remember we applied for that through Washington County, they were the applicant. DOS liked to the project; they had an issue with the local match. We had used donated professional services for a lot on the local match. And that's just not what DOS is looking for anymore. They want there to be some kind of cash match. So, we're going to have to reorganize to see if we can get something together for this year should CFA's come out. I mean, at this point, no one knows what it is going to look like. I did a lot of presentations at places before we couldn't be together. Now we're doing everything by webinars. So just attending a lot of webinars. I was supposed to attend the National Association of Development Organizations conference in March in DC, but that was cancelled. As far as Northern Borders goes, as Allison mentioned, we're working on an application for a workforce housing assessment and the five counties it's a little bit different than what Warren County is doing. Warren is doing a market analysis, which we're really, I think looking more at doing an inventory of workforce housing and what's available in the Adirondack Park at this point. We would like that to go through our office. Again, we have to work through some local match issues with that. I've been doing the quarterly reporting. Northern Borders is out right now, for those of you who



are not sure if you know, the Northern Borders Regional Commission grants are open. The deadline was extended to June 1, the dollar amount was increased. Infrastructure projects are now eligible for up to a million dollars. And all the other projects are up to \$350,000. It was \$250,000, last year. However, there's only \$4.5 million statewide available. But those grants are out and you heard Allison mentioned she wrote a couple of grants for some projects that we might not normally do, but at this point, we're kind of just going for whatever is out there and whatever's open. Because the future of, especially the state grant program, is very unsure right now. So, we're trying to grab at ones that are open. So Northern Borders is open. And we're here and happy to help. So, if you have anything, you want to talk through a project or you need help with an application, please let us know. We're happy to help. We helped get some of the notice to proceed information in for the Towns of Wilmington, Elizabethtown and Village of Rouses Point for their Northern Borders grants that were awarded to them in 2019. I completed 11 A-95 reviews, those are the federal project reviews, there's a list of them. On the second page of my report, I just threw in some fun little pie charts. I guess I was bored that day. Of the A-95 reviews, I've done 26 of them since January 2019. And I just thought it was kind of interesting to see where most of those were coming from. The majority are Clinton County and Essex County, Warren County, we haven't had any from Hamilton and a handful from Washington. And just the types of projects that are coming through, the majority of them are airport projects. And that's just because the FAA requires that anyone applying for funding through certain programs that they have to come through the A-95 Review through the Regional Planning Board. USDA also requires that they come to us as well. The majority are airport projects, but then trainings municipal infrastructure, business development, and we've actually had, I think three snowmobile trail equipment grants come through us that are USDA grants. As far as water quality, we closed out one of the Washington County grants I had been managing for erosion and sediment control that was for Washington County through them. So, it was almost \$400,000 for projects over the last three years. We also got the county money to upgrade their MS4 Mapping and also to purchase a shared catch basin vacuum trucks so I helped with the bid and the bid was out and awarded and also the RFP for the mapping services which was just awarded last week. We got the Town of Whitehall some funding for a storm project at their DPW. And so I completed and submitted the work plan for that. That's been accepted. That work isn't slated to happen until the summer anyway, so I'm hoping that that project can stay on track. We wrote and submitted through Essex County Soil and Water, \$30,000 for an engineering study for Tin Pan Alley in the Town of Ticonderoga, which is right on Lake George. That grant was awarded and so I completed and submitted the work plan for that in the last couple of weeks. And we're still working on our Regional Conservation Partnership Program which is Ag funding throughout 11 counties in the Adirondack Park. One of the things we've been doing, Allison and I, is working with the Army Corps of Engineers, they have what's called section 542 funding which is special designated funding for projects within the Lake Champlain watershed. A lot of money and projects have been done in Vermont. And they've really come to New York and they want to see some projects in New York. So first few projects that we floated to them and are kind of in the pipeline. It's a very long, anyone who's worked with Army Corps, like this is a very long process. We're in the very beginning paperwork process. There's some stormwater projects in Essex County, the Town of Westport and the Town of Mariah. Also, wastewater infrastructure funding in the Town of Whitehall but Allison and I had a call with them the end of March we floated some additional projects towards them that we would like them to take a look at. One specifically being the wastewater system expansion in the Town of Ticonderoga. Funding for the Village of Fort Ann and wastewater treatment plant which needs upgrades. And something we're interested in doing as an organization

which is a Champlain Canal stormwater assessment. The DEC actually seemed really interested in working with on that. So if that's something that we could utilize the DEC staff to do a lot of the mapping and that kind of stuff that we don't have the ability to do in our office, we could kind of do the planning end and they could do the technical end. So that's a conversation that I think I'm going to keep trying to cultivate with the DEC to see if they could use some staff to help get that project up off the ground. And the Hudson River Watershed Alliance is a group out of the Albany area. Their point is to kind of pull together all the various watershed organizations within the Hudson River. They're doing a needs assessment. And so I went to Albany and gave an interview with their director as a representative from the Upper Hudson River Watershed. Again, there's more stuff. Met with Trout Unlimited doing the Lake George MS4 stuff, helping with that annual report completions. We had a meeting about E-Coli right before social distancing and work from home. We pretty much talked about the loan program. The one thing is we completed a loan modification for James Orlando, which is the Schroon Lake Campground. He's in RLF2. He was given a modified loan amount in 2012 but there was no signed loan modification paperwork in his file. He isn't the easiest person to work with, but we finally got that signed paperwork from him so that his file and he's back on track. And we've been monitoring Joe Brand. Joe had actually been doing a really good job up until he had to close, and we gave him the full modification for 90 days. And just to note for the RDC, we had committee meetings, and we had a board meeting to approve all of the ABO components which the board approved and were submitted to the ABO on time, March 31. And everything was in there. The independent audit was completed for the RDC as well, no findings and everything is up on the website for the RDC per the ABO requirements. That's it.

Chairman Dave O'Brien: Beth, on Orlando? Is he still on track? Or was he making statements he didn't want to pay his loan.

Director Beth Gilles: He's still paying because it's automatic withdraw. He has made statements that he doesn't want to pay us anymore but he's still paying us because he's on automatic withdrawal and he hasn't stopped it.

Chairman Dave O'Brien: Okay.

Director Beth Gilles: We're calling him on track for now.

Chairman Dave O'Brien: Thank you. Any other questions for Beth?

Dennis Dickinson: Good job, Beth.

Director Beth Gilles: Thank you.

Chairman Dave O'Brien: I do want to full disclosure is that Beth mentioned doing a feasibility study for the IDA for the Canalside park. That, like we do a lot of the grants, is that if we get the grant she will be Lake Champlain Lake George Regional Planning Board will be the administrator for that grant and you will get paid for that. So, I just want to make that full disclosure as we will with any other grant that we apply for through the Northern Borders or through EDA, who we have contracts with. So, I just want to make sure that was well known.

Any other questions?

Okay, good, thank you.

Other - I do have one thing I'd like to get on the record is that I noticed that we have our abstracts. I would like to get a motion to accept the abstracts as mailed. As that was one of the areas, we had issues with before. I'd like to get a motion on record that we accepted the abstracts as mailed. I'd like to entertain a motion to accept the abstracts as mailed.

Dennis Dickinson: I'll make a motion I received in the mail.

Chairman Dave O'Brien: Dennis makes the motion. We have a second?

Edna Frasier: I'll second the motion. Edna Frasier.

Chairman Dave O'Brien: Second by Edna. Any other questions on the abstracts?

Roll call please.

Director Beth Gilles: Glenn Cutter: aye. Patty Waldron: yes. Ike Tyler: aye. Clay Arsenault: aye. Christy Wilt: aye. Dennis Dickinson: aye. Edna Frasier: aye. John Strough: aye. Matt Hicks: aye. Bob Henke: (thumbs up). Dave O'Brien: aye.

Chairman Dave O'Brien: Carried. Thank you very much

Director Beth Gilles. I think Aaron is on the phone if Aaron wants to say anything. Aaron from A/GFTC.

Aaron Frankenfeld: I didn't have anything planned. I wasn't on the agenda. I just sent out a committee update to Beth and Allison on the Planning Committee on the beginning of the month, basically apprising, the planning committee of where we're at at the staff level. Like Regional Planning Board, we continue to work comparatively unabated from our homes here, one in Glens Falls and one in Argyle. We're advancing the technical studies that we had underway. Specifically, we got the completed draft of the North Creek SkiBowl access out to that study advisory committee members for review. As Allison mentioned, we have started working on updates to the regional bicycling plan, a study advisory committee has been identified and Jack is working on getting a survey out to help inform the look, shape and feel of what that study will be. This time of year is typically the time where we tend to knuckle down at the beginning of the state's fiscal year and do some financial reconciliation and get a budget straight for the upcoming year. So while there's never a good time for this type of thing, if staff continues to work relatively unimpeded at this point, we will start to incur some difficulties with consultant procurement just in doing interviews and study advisory committees and those types of things. But right now, that hasn't been a direct impairment. Jack is also working on coordinating the review of the TA 5310 application processes is a federal program to fund transit vehicles for services for the elderly and disabled. We also recently renewed our IT services agreement. We were able to do that. We got some quotes delivered to us right before the shutdown started so we were able to review those and make a decision prior to the upcoming year. Any questions on what's going on with the transportation council? If not, thank you for the opportunity to update.

Chairman O'Brien: Thank you, Aaron.

Aaron Frankenfeld: Thank you.

Chairman Dave O'Brien: So, I do want to make a statement. I'm really happy and proud of the staff for picking up the pieces and moving to their homes and doesn't look like they missed a beat. So, I think it's really, really important that we pick the right people to lead this and work with us through this process. I

would like to extend my thanks to them, and my congratulations for keeping up with the pace. Thank you.

Al Nolette: Hey Dave.

Chairman Dave O'Brien: Yes, John.

Al Nolette: This is Al actually.

Chairman Dave O'Brien: Oh, Al. I'm sorry.

Al Nolette: If I could join you on that. I was going to tell the board that honestly, from my end, it really doesn't look and feel any different. I continue to do check runs every week. Invoices to people that owe us money are still going out. And the loan funds are still coming in. So, I really commend Beth and her staff. If I didn't know better, I think they were still in the office cranking things out because from where I sit, it's business as usual. So, they're doing a great job making it very seamless.

Chairman Dave O'Brien: Thank you very much. Any other comments?

Next meeting is July 21, at one o'clock pm.

Director Beth Gilles: Yeah, that's a change from the original date. If you look at the meeting date handout that was provided end of the last year, it was supposed to be the week before, but we don't have a room available in Warren County.

Chairman Dave O'Brien: We may be looking at this still.

Director Beth Gilles: Then we'll have a room available. So, we're looking at July 21st at one o'clock.

Chairman Dave O'Brien: Okay. Anything else?

Andrea Palmer: We can have it in my study if we need to.

Unknown: You said July 21<sup>st</sup>, right?

Director Beth Gilles: Yes, July 21st. One o'clock.

Unknown: Thank you.

Chairman Dave O'Brien: Okay, anything else?

1:13: We're adjourned. Thank you everyone for attending.