

Mush 9am  
Cody  
Minutes → Rob/Doug

# HANCOCK METROPOLITAN HOUSING AUTHORITY

## BOARD OF COMMISSIONERS

### Regular Meeting

October 26, 2023

### Family Center Conference Room 118

ROLL CALL: Attendance record sign in sheet

1. Chairperson Donna Ruse call of order-comments:
2. Minutes:
3. Financial Discussion
4. Directors Report
5. Old Business
6. New Business
7. Next meeting date:
8. Adjourn



## Hancock Metropolitan Housing Authority

**Board Minutes Regular Meeting September 28, 2023, at The Family Center, room 118 at 8:39am**

**Roll Call:**

**Donna Ruse, Doug West, and Rob Fox were in attendance. (Casey Ricker was also in attendance).  
Dow Campbell and Dionne Kinninger was absent.**

**Minutes:**

**(Donna Ruse) asked the Board for approval of the minutes. (Doug West) proposed a motion with (Rob Fox) seconding. Motion voted and carried minutes can be filed for audit.**

### Financial Update

**A. Financials Admin and HAP**

- A. Monthly HAP received \$273,213 for HCV; Mainstream HAP received \$13,350
- B. Expended \$275,526 for HCV and \$14,385 for Mainstream
- C. NRA as of August 31, 2023, \$9,203
- D. August HCV Admin Fee was \$35,898, Mainstream Admin received \$4,474
- E. VMS Admin Reconcile was awarded an additional \$18,105
- F. P/L of \$10,319

**Hancock Metropolitan Housing Authority  
Income Statement  
August 2023**

	Current Month	Current Monthly Budget	Current vs Monthly Budget	YTD Actual	YTD Budget	Variance Actual vs YTD Budget	Total Annual Budget
<b>Revenues</b>							
HCCIL Management Fee	\$ 0.00	\$ 360.00	(\$ 360.00)	\$ 2,880.00	\$ 2,880.00	\$ 0.00	\$ 4,320.00
Voucher ADMIN Fee - HUD	54,003.00	31,677.28	\$ 22,325.72	309,602.00	253,418.24	56,183.76	380,127.38
MS Voucher Admin Fee	4,474.00	3,949.03	\$ 524.97	35,692.00	31,592.24	4,099.76	47,388.30
HUD Tenant/LI. Repayment \$	1,004.00	1,043.58	(\$ 39.58)	6,778.50	8,348.64	(1,570.14)	12,523.00
Repayment NRA	1,004.00	0.00	\$ 1,004.00	6,778.50	0.00	6,778.50	0.00
Coordinating Fee "CAC"	0.00	20.83	(\$ 20.83)	0.00	166.64	(166.64)	250.00
<b>Total Revenue</b>	<b>\$ 60,485.00</b>	<b>\$ 37,950.72</b>	<b>\$ 22,534.28</b>	<b>\$ 361,731.00</b>	<b>\$ 294,405.76</b>	<b>\$ 67,325.24</b>	<b>\$ 444,608.68</b>
<b>Expenses</b>							
Admin Salaries	20,531.22	20,531.26	0.04	167,249.76	164,250.08	(2,999.68)	246,375.17
Travel / Meal Expense	67.86	83.33	15.47	337.48	666.64	329.16	1,000.00
Vehicle Expense	697.00	108.33	(588.67)	1,048.72	866.64	(182.08)	1,300.00
Subcontract Labor	267.12	333.33	66.21	2,136.96	2,666.64	529.68	4,000.00
Office Rent	2,100.66	1,555.10	(545.56)	12,449.06	12,440.80	(8.26)	18,661.23
Utility Expense - Phone	590.78	385.42	(205.36)	3,610.59	3,083.36	(527.23)	4,625.00
Utility Expense- Network	147.06	541.67	394.61	1,533.08	4,333.36	2,800.28	6,500.00
Audit	49.20	1,000.00	950.80	7,919.70	8,000.00	80.30	12,000.00
Accounting Expense	83.33	83.33	0.00	2,430.00	666.64	(1,763.36)	1,000.00
Bank Service Fees	124.89	175.00	50.11	911.12	1,400.00	488.88	2,100.00
Contract Cost	170.54	183.33	12.79	1,060.17	1,466.64	406.47	2,200.00
Employee Policy Procedure	60.00	0.00	(60.00)	420.00	0.00	(420.00)	0.00
Insurance Exp.	0.00	583.33	583.33	6,428.00	4,666.64	(1,761.36)	7,000.00
Health Insurance	4,068.07	4,074.16	6.09	32,598.75	32,593.28	(5.47)	48,889.92
Employee Benefits	3,398.55	3,372.75	(25.80)	27,140.02	26,982.00	(158.02)	40,472.96
Education Expense	0.00	250.00	250.00	937.33	2,000.00	1,062.67	3,000.00
Meetings Expense	0.00	0.00	0.00	167.38	0.00	(167.38)	0.00
Advertising	0.00	25.00	25.00	30.87	200.00	169.13	300.00
Maintenance/Cleaning	0.00	50.00	50.00	250.25	400.00	149.75	600.00
Miscellaneous Expense	40.23	0.00	(40.23)	178.91	0.00	(178.91)	0.00
Office Supplies	369.38	416.67	47.29	4,447.07	3,333.36	(1,113.71)	5,000.00
Postage	452.00	516.67	64.67	3,689.80	4,133.36	443.56	6,200.00
Square Reader Fee	7.90	4.17	(3.73)	63.37	33.36	(30.01)	50.00
Membership & Subscriptions	0.00	141.67	141.67	1,496.50	1,133.36	(363.14)	1,700.00
Technical Support	930.00	890.83	(39.17)	7,600.00	7,126.64	(473.36)	10,690.00
HAPPY Tech Support	15,905.12	1,500.00	(14,405.12)	16,430.12	12,000.00	(4,430.12)	18,000.00
Electronic Imaging "Alchemy"	0.00	0.00	0.00	1,272.31	0.00	(1,272.31)	0.00
HAP Financial Errors	80.00	0.00	(80.00)	551.00	0.00	(551.00)	0.00
HUD PORT-Oris ADMIN Paid Out	87.65	100.00	12.35	718.47	800.00	81.53	1,200.00
<b>Total Expenses</b>	<b>\$ 60,145.23</b>	<b>\$ 34,995.35</b>	<b>\$ (25,149.88)</b>	<b>\$ 304,388.32</b>	<b>\$ 294,442.80</b>	<b>\$ (9,945.52)</b>	<b>\$ 442,844.28</b>
<b>Net Income (Loss)</b>	<b>\$ 10,319.77</b>	<b>\$ 2,955.37</b>	<b>\$ 7,364.40</b>	<b>\$ 57,342.68</b>	<b>\$ 1,962.96</b>	<b>\$ 55,379.72</b>	<b>\$ 1,744.40</b>



- B. HMHA was awarded an additional \$1,021 for the 2<sup>nd</sup> Quarter VMS reconciliation for Mainstream.
- C. 2024 FMR Rates, will need Board Approval  
 (Donna Ruse) asked the Board for approval of the 2024 Payment Standards to be set at 100% FMR. (Doug West) proposed a motion with (Rob Fox) seconding. Motion voted and HMHA will be implementing the new rates.

HMHA PAYMENT STANDARDS 11 vs 12 vs 13 vs 14 vs 15 vs 16 vs 17 vs 18 vs 19 vs 20 vs 21 vs 22 vs 23 vs 24																	
	FMRS							PAYMENT STANDARDS							Change Item 2023	FMR % CHANGE from 2023	Payment Standard % CHANGE from 2023
	2019	2020	2021	2022	2023	2024	2019	2020	2021	2022	2023	2024					
<b>Hancock</b>																	
0	\$ 561	\$ 576	\$ 624	\$ 662	\$ 605	\$ 650	\$ 45	7.1%	\$ 661	\$ 676	\$ 624	\$ 662	\$ 605	\$ 650	\$ 45	7.1%	100%
1	\$ 564	\$ 580	\$ 625	\$ 647	\$ 709	\$ 740	\$ 31	8.7%	\$ 664	\$ 680	\$ 625	\$ 647	\$ 709	\$ 740	\$ 31	8.7%	
2	\$ 743	\$ 757	\$ 801	\$ 820	\$ 905	\$ 950	\$ 54	9.4%	\$ 743	\$ 757	\$ 801	\$ 820	\$ 905	\$ 950	\$ 54	9.4%	
3	\$ 1,014	\$ 1,018	\$ 1,063	\$ 1,075	\$ 1,170	\$ 1,242	\$ 72	8.1%	\$ 1,014	\$ 1,018	\$ 1,063	\$ 1,075	\$ 1,170	\$ 1,242	\$ 72	8.1%	
4	\$ 1,177	\$ 1,316	\$ 1,367	\$ 1,404	\$ 1,477	\$ 1,534	\$ 67	4.9%	\$ 1,177	\$ 1,316	\$ 1,367	\$ 1,404	\$ 1,477	\$ 1,534	\$ 67	4.9%	
<b>Hardin</b>																	
0	\$ 498	\$ 517	\$ 548	\$ 547	\$ 587	\$ 639	\$ 52	6.8%	\$ 498	\$ 517	\$ 548	\$ 547	\$ 587	\$ 639	\$ 52	6.8%	100%
1	\$ 516	\$ 536	\$ 586	\$ 608	\$ 655	\$ 701	\$ 46	7.2%	\$ 516	\$ 536	\$ 586	\$ 608	\$ 655	\$ 701	\$ 46	7.2%	
2	\$ 682	\$ 696	\$ 734	\$ 738	\$ 794	\$ 860	\$ 66	7.1%	\$ 682	\$ 696	\$ 734	\$ 738	\$ 794	\$ 860	\$ 66	7.1%	
3	\$ 918	\$ 917	\$ 967	\$ 948	\$ 1,021	\$ 1,079	\$ 58	7.1%	\$ 918	\$ 917	\$ 967	\$ 948	\$ 1,021	\$ 1,079	\$ 58	7.1%	
4	\$ 822	\$ 943	\$ 995	\$ 1,001	\$ 1,105	\$ 1,215	\$ 110	8.4%	\$ 822	\$ 943	\$ 995	\$ 1,001	\$ 1,105	\$ 1,215	\$ 110	8.4%	
<b>Putnam</b>																	
0	\$ 498	\$ 517	\$ 548	\$ 547	\$ 587	\$ 639	\$ 52	6.8%	\$ 498	\$ 517	\$ 548	\$ 547	\$ 587	\$ 639	\$ 52	6.8%	100%
1	\$ 550	\$ 588	\$ 612	\$ 628	\$ 685	\$ 710	\$ 45	5.6%	\$ 550	\$ 588	\$ 612	\$ 628	\$ 685	\$ 710	\$ 45	5.6%	
2	\$ 682	\$ 696	\$ 734	\$ 738	\$ 794	\$ 860	\$ 66	7.1%	\$ 682	\$ 696	\$ 734	\$ 738	\$ 794	\$ 860	\$ 66	7.1%	
3	\$ 854	\$ 885	\$ 913	\$ 912	\$ 966	\$ 1,040	\$ 74	5.6%	\$ 854	\$ 885	\$ 913	\$ 912	\$ 966	\$ 1,040	\$ 74	5.6%	
4	\$ 822	\$ 967	\$ 1,002	\$ 1,001	\$ 1,067	\$ 1,145	\$ 78	6.2%	\$ 822	\$ 967	\$ 1,002	\$ 1,001	\$ 1,067	\$ 1,145	\$ 78	6.2%	
<b>Wyandot</b>																	
0	\$ 498	\$ 517	\$ 548	\$ 547	\$ 587	\$ 639	\$ 52	6.8%	\$ 498	\$ 517	\$ 548	\$ 547	\$ 587	\$ 639	\$ 52	6.8%	100%
1	\$ 526	\$ 539	\$ 579	\$ 597	\$ 652	\$ 712	\$ 60	8.4%	\$ 526	\$ 539	\$ 579	\$ 597	\$ 652	\$ 712	\$ 60	8.4%	
2	\$ 682	\$ 696	\$ 734	\$ 738	\$ 794	\$ 860	\$ 66	7.1%	\$ 682	\$ 696	\$ 734	\$ 738	\$ 794	\$ 860	\$ 66	7.1%	
3	\$ 854	\$ 887	\$ 913	\$ 912	\$ 966	\$ 1,040	\$ 74	5.6%	\$ 854	\$ 887	\$ 913	\$ 912	\$ 966	\$ 1,040	\$ 74	5.6%	
4	\$ 837	\$ 943	\$ 995	\$ 1,005	\$ 1,148	\$ 1,355	\$ 207	12.5%	\$ 837	\$ 943	\$ 995	\$ 1,005	\$ 1,148	\$ 1,355	\$ 207	12.5%	

D. REAC Audited Submission

PHA Information	
PHA Code:	OH082 Fiscal Year End Date: 12/31/2022
PHA Name:	Hancock Metropolitan Housing Authority
Submission Type:	Audited/Single Audit

**Submit Certification Statement**

I hereby certify that, to the best of my knowledge and belief, the information contained in this submission - including but not limited to the accompanying PDS is true, accurate and complete for the period described on data element lines G9000-010, G2000-020, and G2000-030.

By selecting Submit Financial Data, I declare that the foregoing is true and correct.

**Warning:** HUD will seek civil, criminal, or administrative action against individual and entities who either make, present, submit, or cause to be submitted a false, fictitious, or fraudulent statement, representation, or certification pursuant to 18 U.S.C. 1001, 1010, 1012, 1014 and 31 U.S.C. 3729, 3802.

**Submit Date**

Please make sure your Independent Public Accountant completes the second step of the audited submission process. If you have any questions regarding this process,



*(Donna Ruse) asked the Board for approval of the Financials. (Rob Fox) proposed a motion with (Doug West) seconding. Motion voted and carried; Financials can be filed for audit.*

## Directors Report

### A. Waiting List

- A. We pulled 17 families from the waiting list in September and will be vouchering the families in October due to the Per Unit Cost (PUC).
- B. I would like to open HMHA's waiting list on October 17, 2023, at 12pm till November 15, 2023, at 12pm, will need Board Approval

*(Donna Ruse) asked the Board to give the Director discretion to open and close HMHA's Waiting List at his discretion due to the uncertainty the Government Shutdown. (Doug West) proposed a motion with (Rob Fox) seconding. Motion voted and carried.*

### Statistics Report

Agency: 1 - Hancock Metropolitan Housing Authority  
 Waiting List: 1 - HCV 1  
 Status: Waiting for Assistance, Active

#### TOTALS

Applicants on the HCV 1 List	131	
Families with Children	25	19.08%
Elderly Families	24	18.32%
Families with Disabilities	104	79.39%

#### TOTALS BY INCOME PERCENTAGE

Extremely Low Income	89	67.94%
Very Low Income	27	20.81%
Low Income	0	0.00%
Over Income Limit	0	0.00%
Incomplete Income Data	15	11.45%

#### TOTALS BY ETHNICITY

Hispanic	4	3.05%
Non-Hispanic	125	95.42%

#### TOTALS BY RACIAL GROUP

Amer. Indian/Alaska Native	2	1.53%	Native Hawaiian/Pac. Island	1	0.76%
Asian	0	0.00%	White	111	84.73%
Black/African American	14	10.69%			

#### TOTALS BY PREFERENCE

Targeted Preference		Sixth Preference	
First Preference		Seventh Preference	
Second Preference	91	Eighth Preference	
Third Preference		Ninth Preference	
Fourth Preference		Tenth Preference	
Fifth Preference			

Extremely Low Income means an annual household income that is 30% or less of area median income based on HUD determined guidelines adjusted for family size.

### B. UML Update



A. As of August 31, 2023, HMHA is currently assisting 614 HCV families plus 75 Mainstream for a total of 689 total households. PUC cost currently sits at \$448, PUC has increased \$26 from the beginning of the year.

C. Board Appointment Renewal Doug West

**RE: RE-APPOINTMENT OF DOUGLAS WEST TO THE HANCOCK METROPOLITAN HOUSING AUTHORITY FOR A FIVE-YEAR TERM COMMENCING NOVEMBER 11, 2023**

The Board of County Commissioners, Hancock County, Ohio met in regular session September 14, 2023 with William Bateson, Timothy Bechtol and Michael Pepple present.

Commissioner Pepple moved for the adoption of the following resolution:

**WHEREAS**, Douglas West is willing to serve as a member of the Hancock Metropolitan Housing Authority, so be it

**RESOLVED**, Douglas West be re-appointed as a member of the Hancock Metropolitan Housing Authority for a five-year term commencing November 11, 2023 and expiring November 10, 2028.

Commissioner Bateson seconded the resolution and the roll being called upon its adoption, the vote resulted as follows:

HANCOCK COUNTY COMMISSIONERS

William L. Bateson yes  
William L. Bateson

Timothy K. Bechtol yes  
Timothy K. Bechtol

Michael W. Pepple yes  
Michael W. Pepple

Attest: [Signature]  
Auditor  
Hancock Metro Housing Authority  
Hancock Metro Housing Authority File  
Douglas West



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- D. 2024 Annual Plan and 5 Year Plan; full plan will be on display at Board Meeting, all parties have signed the Plan, will need Board Approval.  
 (Donna Ruse) asked the Board for approval of the 2024 Annual Plan and HMHA's 5 Year Plan.  
 (Rob Fox) proposed a motion with (Doug West) seconding. Motion voted and carried. Annual Plan along with the 5 Year Plan will be submitted to HUD.

<b>Streamlined Annual PHA Plan (HCV Only PHAs)</b>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 03/31/2024
--	---	---

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families.

Applicability. The Form HUD-50075-HCV is to be completed annually by HCV-Only PHAs. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

**Definitions.**

- (1) **High-Performer PHA** - A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS and SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

**COPY**

PHA Information					
A.1	PHA Name: <u>Hancock Metropolitan Housing Authority</u> PHA Code: <u>QH082</u> PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>1/2024</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Housing Choice Vouchers (HCVs): <u>870</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission				
<p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website.</p> <p>Hancock Metropolitan Housing Authority will post the Annual Plan in HMHA's front lobby for the public to view in a binder which is located at 1800 N. Blanchard St. Suite 114, Findlay Ohio 43840. HMHA will also post the Annual Plan on our website at <a href="http://www.hancockmetro.com">www.hancockmetro.com</a></p>					
<input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below)					
	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program
	Lead PHA:				



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**OPY**

<b>5-Year PHA Plan (for All PHAs)</b>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 03/31/2024
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**Purpose.** The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

**Applicability.** The Form HUD-50075-5Y is to be completed once every 5 PHA fiscal years by all PHAs.

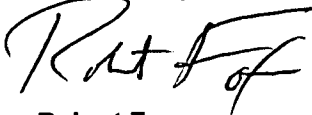
<b>A.</b>	<b>PHA Information.</b>																																
A.1	<p>PHA Name: <u>Hancock Metropolitan Housing Authority</u> PHA Code: <u>OH082</u></p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): _____          The Five-Year Period of the Plan (i.e. 2019-2023): <u>2024-2028</u></p> <p>PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission</p> <p><b>Availability of Information.</b> In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p>The 5 Year PHA Plan will be in HMHA's front lobby located at 1800 N. Blanchard St. Suite 114 Findlay, Ohio 45840. The 5 Year PHA Plan will also be available on HMHA's website at <a href="http://www.hancockmetro.com">www.hancockmetro.com</a> If at anytime someone would request a copy of HMHA's plan, HMHA will copy the Approved Plan for the requestor.</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) in the Consortia</th> <th rowspan="2">Program(s) not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																							
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		PH	HCV																														
Lead PHA:																																	
<b>B.</b>	<b>Plan Elements. Required for all PHAs completing this form.</b>																																



E. Next meeting is scheduled for October 26, 2023, at 8:30am in Conference Room 118

Meeting Adjourned at 9:47 am

Respectfully,

A handwritten signature in black ink, appearing to read "Robert Fox". The signature is stylized and cursive.

Robert Fox  
October 26, 2023

