



Chamorro Land Trust Commission

(Kumision Inangokkon Tano' Chamoru)

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Governor of Guam

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Thomas A. Elliott
Administrative Director

Commission Members

Delfin R. Damian, Jr.
Chairman

Annie R. Perez
Commissioner

David J. Matanane
Commissioner

Oscar A. Calvo
Commissioner

COMMISSION MEETING MINUTES

Guam Ancestral Lands Conference Room, Anigua

August 4, 2005; 4:15pm

I. CALL TO ORDER

Meeting was called to order at 4:15pm by Chairman Delfin Damian. Present were Commissioner David Matanane, Commissioner Annie Perez, Commissioner Oscar Calvo and Administrative Director Thomas Elliott.

II. APPROVAL OF MINUTES (July 1, 2005)

Commissioner Matanane moved to approve the minutes of July 1, 2005 subject to corrections. Commissioner Perez seconded the motion. There were no objections, **MOTION PASSED.**

III. OLD BUSINESS

Chairman Damian added an additional item to the agenda relative to the update on the audit report.

A. **Ypao Point Status Report**

The Administrative Director informed the Commissioners that according to Project Planner Felix Dungca, he stated that he has not been contacted by the Developers or their representatives.

Chairman Damian commented that there is a resolution and letter which was sent out to the Developers regarding any feedback from them. The Commission had given them until August 12, 2005 to be able to come back to the Commission with a definitive answer on moving forward with the Ypao Point development.

B. **Tract 1022 Survey Update**

The Administrative Director commented the Commission had executed a contract with Duenas and Associates who are now known as DuenasBordallo to survey Tract 1022 in Dededo. The purpose of the survey is to try to identify as-built conditions, field conditions as well as to help the Commission to alleviate problems that has plagued our clients in the area.

Phase I consists of the preliminary survey and analysis where they would conduct the research for existing documents and survey maps. The existing

survey documentation research has been 100% completed. Research of master plan documentation and relevant land use and size restrictions is 80% complete. It is estimated that this task will be completed by Friday, August 5, 2005.

Task 2 - Re-survey of Tract 1022, Dededo - the boundary retracements are complete and some of the interior lot monuments and markers were identified. Although it was not part of their scope of work, those existing markers will be shown on the as-built maps.

Task 3 - As-built survey and mapping – Tasks is ongoing and they have noted numerous encroachments into the subject property by leaseholders on adjacent lots.

Task 4 – Preliminary subdivision and infrastructure analysis – They have not yet started this work as they needed to complete the previous tasks.

Chairman Damian commented that we do have processes in place already with regards to encroachment.

Chairman Damian informed the Commission that he will be making site visits with the Director on the area and will report by to the Commission.

C. MPPI – Chamorro Affordable Housing

The Administrative Director commented that the Commission may not be able to necessarily provide areas that will accommodate the amount of development that MPPI is proposing to do which is to build about 1,200 homes.

The Administrative Director suggested that the Commission consider a test area first.

Chairman Damian informed Mr. Torres that one of the problems the Commission is facing is the land mass and those areas that need to be registered prior to the Commission moving forward with the project.

Commissioner Matanane commented that the proposal needs to go through the Legislature first.

Mike Torres (Vice-President for MPPI) – Informed the Commission that they would be amenable to doing a test project with the provision that they have an area that is contiguous to the test project that would allow them to build 300 to 600 homes. Mr. Torres requested for a memorandum of understanding between the Chamorro Land Trust Commission and the company that the Trust is going to work with the company to identify a new plot of land that is mutually agreeable and also to work with the company in going to the Legislature.

Chairman Damian inquired on why Mr. Torres was having problems with the Legislature during the time of his request.

Mr. Torres commented that it was simply a matter of the bill itself. Mr. Torres commented that he believes that the Legislature did not want to allow special benefit districts.

D. Lot 7151 Yigo – Conflicting placements

The Administrative Director commented that at the last meeting the Commission decided that the case of Ramon Torres be reviewed by the Attorney General. The case was forwarded to the AG's office on June 6 however, to this date there has been no response. There is currently a conflict of placement involving Ramon Torres and Teddy Concepcion. According to the chronology of documents Mr. Torres applied with the Land Trust on December 4, 1995 and was approved by the Board on August 22, 1997 for 20 acres on Lot 7151, Yigo.

On May 8, 1998 the Acting Director at that time approved Mr. Torres's request to erect a fence on the property perimeter.

On November 25, 1998 the Commission denied Mr. Torres's agricultural lease due to placement prior to his application time and date.

The Administrative Director informed the Commission that Teddy Concepcion applied on September 23, 1997 and received a lease on November 1997 for 5 acres on Lot 7150-R4NEW-R4.

On May 17, 2004, Mr. Concepcion was issued a survey authorization for 17 acres on Lot 7151, Yigo.

On May 24, 2004, Mr. Concepcion declined the 5 acres he was previously awarded.

Staff had conducted a site visit of said lot and had determined that there is approximately 31 acres remaining on Lot 7151 including the 17 acres that had already been surveyed by Mr. Concepcion.

The issue with Mr. Concepcion's involvement on Lot 7151 came up at a point in time where the staff was unsure as to Mr. Torre's situation on Lot 7151. A mistake was made when Mr. Concepcion was awarded the 17 acres without the staff verifying that the land was available.

Commissioner Calvo inquired on how did two individuals get awarded property in the same area.

The Administrative Director commented that the excuse that was given to him is that Mr. Torres did not survey the 20 acres that was initially awarded to him.

Commissioner Calvo inquired if the approval part was done by the staff.

The Administrative Director commented that the approval was done by the Board.

The Administrative Director commented that an option is to award the minimum of 20 acres to Mr. Torres and the remaining 11 acres to Mr. Concepcion and also allow him to keep the 5 acres which was previously awarded to him.

Teddy Concepcion – Informed the Commission that he was given an authorization to survey 17 acres on Lot 7151, Yigo.

Chairman Damian inquired from Mr. Concepcion if he is amenable to what the Administrative Director proposed.

Mr. Concepcion commented that he was issued 17 acres and inquired if he can be honored with the full 17 acres. Mr. Concepcion commented that he was told that he couldn't keep the 5 acres on one lot and then be issued additional acreage on another lot.

The Administrative Director commented that according to the Chamorro Land Trust statutes we cannot award two different lot numbers to one individual.

The Administrative Director commented that Mr. Concepcion at one point wanted to give his brother Johnny Concepcion the 5 acres. The Commission could probably honor the 5 acres to Johnny Concepcion and the remaining 11 acres on Lot 7151 for Teddy Concepcion

Mr. Concepcion commented that he has 20 cattle and the 11 acres is not enough. Mr. Concepcion commented that he needs at least 17 acres.

Chairman Damian inquired if there are other properties in the area consisting of the same amount of acres Mr. Concepcion is requesting for.

The Administrative Director commented that there may be some property on Lot 7154 which is west of this particular lot. Staff would have to research what is available for lease.

Chairman Damian inquired if Mr. Concepcion would be amenable to relocating to another location for the full acreage he is requesting for.

Mr. Concepcion commented that it would be nice but he had already paid to have the original property surveyed.

Chairman Damian commented that something can be made available relative to surveying the new possible site should Mr. Concepcion decide to relocate.

Chairman Damian informed the Administrative Director to research the area and provide a contingency should there be a problem with Lot 7154 and to contact Mr. Concepcion.

Commissioner Matanane commented that it is incumbent upon the Commission to pay for the survey of the new location because Mr. Concepcion had already paid for the survey of the original lot.

Commissioner Matanane made a motion to approve the relocation of Mr. Concepcion subject to the findings of the Administrative Director and the cost of the remaining balance of the survey would be incumbent upon the Commission.

Commissioner Perez seconded the motion. There were no objections, MOTION PASSED.

The Administrative Director requested for the amount of what Mr. Concepcion had paid for the survey on Lot 7151.

Mr. Concepcion informed the Commission that he had paid \$1,500 for the map and that he owes the surveyor another \$1,500 to complete the survey.

Ramon Torres – Mr. Torres commented that he was authorized use of Lot 7151. Mr. Torres is waiting for the results of the issues he brought up to the Commission during its June 1, 2005 meeting.

Chairman Damian informed the Mr. Torres that the Commission has not received any response back from legal counsel on his issue.

Mr. Torres commented that the thing is worried about is that the approval of his 20 acres is not held up because of his other requests before the Commission.

Mr. Torres commented that he was approved in the northern portion of Lot 7151, Yigo. Even after he was awarded the 20 acres the Commission staff continues to give people leases on the northern portion.

Mr. Torres requested that the Commission look into the requirements of the applicants because he is aware of people being issued leases who had applied in 1997.

Mr. Torres commented that when he was first approved in 1998 the tract issued to him was already surveyed. The Commission rescinded his approval and then re-issued another location which is not surveyed. Mr. Torres is also requesting for the remaining acres that was for Teddy Concepcion for his son Ernie and if the property could be surveyed.

Chairman Damian informed Mr. Torres that the Commission is ready to provide some solutions to him.

Chairman Damian inquired from Mr. Torres if he knows how much of the property issued to him was taken by other people.

Mr. Torres commented that he doesn't know.

Chairman Damian informed Mr. Torres that the Commission will find out how much land was taken away from him so that the Commission can reimburse him back with the same amount of square footage.

The Administrative Director commented that he had informed Mr. Torres that he will recommend to give him the minimum of 20 acres in the area and if there is more land available then the Commission would certainly provide that to him as well.

Commissioner Perez requested that Mr. Torres provide documentation as to how much survey costs he had encompassed.

Mr. Torres informed the Commission that he does have a quote from a surveyor who quoted him for the survey along with Mr. Concepcion.

E. Jose S. Torres – update on access to property

The Administrative Director commented that the Commission is working with a surveyor on cutting a road to his property and we are still waiting for a preliminary sketch. Mr. Torres is aware of what is being done.

F. Lot 1, Block 24, Hagatna

1. DPR/HPO clarification of modular home

The Administrative Director commented that HPO wanted clarification on the modular home on Block 24. In June 1, 2005 the Commission moved to transfer Lots 1, 2 and 3 of Block 24 to their jurisdiction subject to the removal of the modular structure at HPO's expense. Due to infestation, garbage and other refuse inside the building, HPO is requesting that the structure be dismantled and the unsalvageable components be disposed of.

The Administrative Director spoke with Joe Garrido and William Fernandez of HPO and they informed him that Guam EPA had inspected the structure and recommended disposal of the contents of the structure. Elevating the structure for transportation is not an option because the walls are attached to a concrete slab.

Commissioner Calvo commented that he thought that the Board had discussed that if it needed to be demolished that they be responsible.

The Administrative Director commented that the building structure is unsound and dilapidated with only the exterior board and other exterior components that may be salvageable. The Director recommends that the HPO arrange for the dismantling of the modular home at no cost to the Land Trust Commission.

Chairman Damian commented that we are giving authority to HPO to demolish the structure and that we don't need a motion on that because it is already on record.

G. Update on Audit

Chairman Damian commented that an issue brought up by the auditor is on the salary of the Administrative Director. By law the salary is \$55,000 and the Director is currently making \$66,000 based on the Governor's actions and the Civil Service Commission's actions during Governor Gutierrez's time. The auditor recommends that the salary be changed to reflect the Director's new salary through the legislative process and not through the executive branch.

Chairman Damian commented that he had initiated the steps that need to be taken by speaking with the Speaker and three other Senators. An amendment will be made when the Legislature comes back to change the law so that it reflects \$66,000.

The other issue that the auditor had cited is the financial report to the media. The Commission is being requested to publish a financial report.

Chairman Damian commented that we would need to put out a financial statement before the fiscal year or before the public auditor completes this audit. Chairman Damian added that it doesn't necessary have to be published in the Pacific Daily News but also in the Marianas Variety.

Chairman Damian commented that the Commission review the department's 1999 and make it an agenda item for the next meeting.

IV. NEW BUSINESS

A. USDA/GHC Leveraged Loan Program

Carlos Camacho, Executive Director for Micronesia Self Help Housing Corporation and taskforce appointed person for the Governor's Office, informed the Commission that he was tasked to figure out how to assist the Chamorro Land Trust families in obtaining financing for homeownership. A lot of families of Chamorro Land Trust properties have in the past acquired homeownership through SBA and that is only when natural disasters come through. Veteran's Administration came in a couple of years ago to see how they could implement VA financing for the veterans who have Chamorro Land Trust assets. There are maybe 3 or 6 VA loans that had assisted the families. Based on the records the Commission has over 1,665 families under the residential category.

Mr. Camacho commented that they looked at similar sites such as the Northern Marianas, FSM, Marshall Islands and Palau and found that they all don't have fee simple lands. They all have similar to homestead lands or non-individual ownership, long term lease situations. What we found in the common denominator was a federal government which provides financing for homeownership for those families. When we looked at it further we found out that the U.S. Department of Agriculture has financing programs to assist these families and then we decided to explore the potential opportunity to see how we can implement these programs for the Land Trust families on Guam. We have been working with Joe Diego from USDA to look at how the program works and basically we were able to potentially get about 30 million dollars of homeownership financing for the families. We have met with some Chamorro Land Trust recipients from the Adacao, Mangilao area because we are going through a pilot project to see who out there are ready, willing and able to obtain financing. During that meeting we met over 20 families and majority of them said that they were very discouraged because the banks here do not have a financing program for them. Based on those two things it is why we decided to give a little sneak preview on what we were doing because we just wanted to see the demand and we were very happy that the response was very positive on our program. In order for USDA to implement their financing resources they needed to partner up with a public purpose body and in this case we have chosen the Guam Housing Corporation because

they are a housing arm lending institution for the Government side of the equation. As you know Guam Housing only has limited funding sources. With the partnership with USDA it is called leveraged financing. We are only using 4 million of the 6 million because 2 million is going to be used for the Dededo proper. USDA cannot finance anything in Dededo because of the census data indicating that the population exceeded the twenty-five thousand minimum. The 2 million set aside for the Dededo area would be sufficient to give some ownership loans. If you take the 4 million and you do a leveraged ratio of 20%, 16% or 10% you will see the demand participation of the federal making 20, 35 and 40 million. If you look at a 100,000 average construction loan, you're looking at 200 to 400 families that could yield the use of these funds. This gives us an opportunity to help a lot of families. Once these families start paying the mortgage you take those principle and interest payments and you re-lend that out to the community. For decades since the Chamorro Land Trust has been in place one of the impediments of homeownership is financing. Fortunately the guaranty portion is included in the enabling statute. This is language that was sufficient for the USDA to come in because this is the same similar language used in the other islands. The media prematurely announced the program. It is a real project, it is a true financing source and once we get the MOU signed which the Commission will be a part of, it would be a first time the Chamorro Land Trust families will avail themselves of funding to build their homes.

Commissioner Calvo inquired on what are the qualifications for individuals to apply for the loan.

Mr. Camacho commented that there are some income qualifiers. This financing pool is not only for Chamorro Land Trust it is actually for the first-time homeowners and the working families in the industry.

Mr. Camacho commented that we have a lot of natural disasters and typically when a storm hits we all spend for the immediate emergency needs to re-fix our homes. With the limited cash flow we may not be able to pay our mortgage. The beauty about this federal partnership with Guam Housing are the safeguards such as in the event of a natural disaster and so long as it is a presidential declared disaster the families can request for up to a two year deferment on their mortgage. In the event the borrower's working hours are reduced the borrower can request to adjust their loan payments to the loss of the purchasing power to equal to 32 hours if that is the case. Finally in the event of a similar 9-11 we can also request for a two year deferment on your mortgage payment. With these types of positive benefits in the mortgage covenant we can entice families to build their homes to encourage homeownerships because we have the safeguards in the event of these types of calamities.

Mr. Camacho commented that a lot of these families were given land leases but the proper infrastructure was not in place. Now that we found a financial instrument that can provide the loans and if we are able to find like the Adacao families who don't have the roads, power or sewer into their property who fit the HUD income guidelines and if at least 13 of them want to build then GHURA would say that would be sufficient.

Commissioner Calvo commented that we have several storms every year and inquired on the effect this would have relative to the deferment options of the program.

Mr. Camacho commented that relative to the deferment it is only for the federal side of the equation. In regards to double storms, Mr. Camacho commented that he doesn't know the details in underwriting that yet.

Commissioner Calvo inquired if this program exists in the states.

Mr. Camacho commented yes and that it is Section 502.

A-3 CoreTech – request for staging area

Carlos Camacho informed the Commission that this is a project in Machanao, Dededo known as the Ironwood Estates where 108 homes is going to be built for low income families. To the side of said property is Chamorro Land Trust property. Right now the property is being used as a dumping site. What the developer is looking for is a staging area so they can start the development. They will clean the debris because it is abutting their private project in exchange to request to utilize 4 to 5 acres of the Commission's property for a construction staging site. After the project is done they will clean back the construction staging site. They are going to put up a private gate around their community and are willing to put the gate on the borderline of the Chamorro Land Trust property so that it can impede any future dumping in the area. In the event the Chamorro Land Trust wants to ingress the property then the gates will be removed. They are also requesting for an authorization to apply for a grading and clearing permit as well as for temporary utilities.

Chairman Damian inquired on how much land mass are they requesting for.

Mr. Camacho commented 5 acres.

Commissioner Calvo inquired on how long are they looking at using the property.

Mr. Camacho commented that the total project has to be completed within 2 years.

Commissioner Calvo inquired if they are looking at leasing the property for 2 years.

Mr. Camacho commented that they are trying to look at a positive exchange where at the developers cost they will clean the property of all debris.

The Administrative Director clarified if in lieu of the license fee they would like to offer to clean and secure Land Trust property.

Mr. Camacho commented that is the intent.

Commissioner Calvo made a motion to approve the use of 5 acres of Land Trust property in the Machanao area to Ironwood Estates with the understanding that the property will be cleaned before and after the use along with the installation of a fence and at no cost to Ironwood on the license fee. Commissioner Perez seconded the motion. There were no objections, MOTION PASSED.

Chairman Damian inquired on when the project will begin.

Mr. Camacho commented that as soon as the developer gets the permitting plans. The developer is looking at clearing and grading sometime in September 2005.

Mr. Camacho informed the Commission that this project is what GHURA implemented working with the Governor and brought in 20 million dollars of new housing at no cost to the Government of Guam. This is based on Corporate America's tax credits.

The Administrative Director recommended that the Board approve the request on the condition that the area is cleared and that it has not been awarded.

The original motions were rescinded and a new motion was made to approve the use of 5 acres of Land Trust property in the Machanao area to Ironwood Estates with the understanding that the property will be cleaned before and after the use along with the installation of a fence and at no cost to Ironwood on the license fee, subject to the inspection of the property by CLTC staff. There were no objections, MOTION PASSED.

B. Road repairs at Tract 319 and Lot 480, Agat

The Administrative Director informed the Commission that he doesn't have the cost estimate for the road repair from DPW.

The Administrative Director commented that there was an incident by the Santa Ana side where an ambulance tried to get access to one of our recipients and couldn't make it through the roadways. Once DPW submits the cost estimate then we can determine how much of that bill we can cover.

Chairman Damian commented that when the Commission had a round table with the Speaker and all parties involved including the mayors, one of the things that the Speaker asked the mayors is to turn in a budget for infrastructure repairs.

Chairman Damian commented that he is going to communicate with the Speaker and get an update on how this is going. Chairman Damian informed the Commission that he will report back at the next meeting on what the cost estimate is, what mechanics that are involved and what components are involved in getting that through the budget cycle.

Commissioner Calvo inquired if DPW is already budgeted for federal programs to assist in the clearing and paving of roads.

The Administrative Director commented that it is an island wide program funded by federal funds and the intention there is as DPW come up to Chamorro Land Trust properties they will go ahead and proceed at our direction on where they would be allowed to pave. The Commission however will be footing the cost of that portion.

Chairman Damian commented that when our constituents call the Mayor because the roads are impassible every time they call the agencies they tell them that they are not responsible for it and that it is the Land Trust.

C. Advisory: possible consultant to CLTC

The Administrative Director informed the Commission that surveyor Frank Castro is recommending Jon Abrams who has extensive experience in our area. He is very well versed in surveying issues which I think we are particularly interested in because that's where we have a lot of our problems. We have issues of trying to identify where our properties are at and the placement of our recipients on surveyed and un-surveyed land. As we go along we are coming across fewer and fewer incidents of overlapping boundaries but not without a lot of hard work.

Commissioner Perez inquired that when you have land that is registered under Chamorro Land Trust isn't there a record that tells you exactly where it is at so that it won't be that difficult for any land agency to say here is the map and this is the property that we gave. Commissioner Perez added that she can't continue to hear land agencies issuing and re-issuing property that is registered under Land Trust.

Commissioner Perez inquired if we have a map that specifically states that this is all registered under Land Trust. We do not issue land that we do not register and if the land is registered it must have documents.

The Administrative Director commented that he is baffled on all of the mistakes that have been made in the past through the Chamorro Land Trust and in the beginning when he first came on board the mistakes continued until he decided to take a more microscopic look such as to micromanage.

Chairman Damian commented that we have had discussions on the Director and perhaps Desmond Mandell on getting off-island training on satellite photography and the technology that goes with that with respect to identifying parcels of land.

The Administrative Director commented that perhaps the Commission can speak with Mr. Abrams to get more information about his background. He may turn out to be an asset to the Commission on a consultancy basis particularly to help the Commission resolve the issues with master planning all our different areas. He comes very highly recommended and he is well known in the local surveyor community. He is highly qualified to at least start out a pilot program that the Trust can use and implement.

Chairman Damian commented that the master plan is something that the Speaker is requiring the Commission to have.

Chairman Damian commented that the Commission can meet with Mr. Abrams and put him on the agenda. If there is going to be a contractual agreement the Commission would need to check with legal counsel to find out if the Commission needs to do an RFP or if the Board can authorize it's prerogative to hire directly.

Commissioner Perez inquired if the Director is making any progress as far as in-service training to upgrade the staff because the problems that are going on is also due to the possible lack of knowledge.

Commissioner Calvo inquired if the Commission can compile a data report relative to the history of the Commission to include items such as total lands in a specific village, lot numbers and lot owners.

The Administrative Director commented that the information is available.

The Administrative Director commented that in the past few weeks the staff had been sent to trainings such as phone etiquette, customer service, highway safety, fundamentals of real estate and Quickbooks training. The Administrative Director informed the Commission that he is also aware that UOG is putting together a curriculum for a land specialist.

Commissioner Perez commented that once the Land Agents start going to classes then we as the Commission could say that this person has taken so many classes and he or she should be due for the next step. Through the legislature, this can be done and the Commission can work side by side with Civil Service Commission.

Chairman Damian informed the Director to continue the trainings as they become available.

V. DIRECTOR'S REPORT

A. Revenues and Expenses for July 2005

The Administrative Director informed the Commission that the account balance is \$889,728.17.

B. BBMR Update- DOA invoice

Commissioner Matanane inquired on what community services has the Commission done totaling \$344,330 which is close to the amount reflected on DOA's billing to the Commission.

Commissioner Matanane commented that based on the summary sheet, the Commission has revenues totaling \$8,592 under sales, licenses, fees and permits. Money has been deposited into DOA other than the Commission's First Hawaiian Bank account.

Commissioner Matanane inquired on what other special accounts are there for the Chamorro Land Trust?

Commissioner Matanane commented that he is skeptic about the Commission owing DOA where they have not off-set the revenues that they have collected.

Chairman Damian commented that will be having a meeting with BBMR and DOA relative to obtaining a much more detailed breakdown on the account payables and receivables.

Chairman Damian informed the Commission that they are now telling us that we owe them for 2003 which in the last meeting the Commission was told that the 2003 expenses was being erased and that the billing will actually start for 2004 which is the reason why we made our first payment.

Commissioner Matanane requested that the Director obtain a breakdown of the balance sheet for 2004 and 2005.

C. Lease or recipient activity through July 2005

The Administrative Director informed the Commission that the Commission had issued 336 Notice of Intent to Award and 2,725 leases as of July 2005.

VI. PUBLIC COMMENTS

None.

VII. NEXT MEETING DATE

None scheduled.

VIII. ADJOURNMENT

Before adjourning, Chairman Damian reminded the Commission that August 12, 2005 is the deadline to get any communications regarding Ypao Point.

Chairman Damian informed the Director to follow up with the Attorney General's office on the status of the language for the \$50,000 check.

Commissioner Matanane requested that the Director revisit the Ypao Point RFP because if the developer is selected, a non-refundable \$50,000 is to be deposited.

Commissioner Matanane commented that there was a fee when the developers applied and inquired on where did that money go?

Commissioner Calvo commented that he doesn't want to go through the stages again should the developer request for an extension from the August 12, 2005 deadline. The Commission should lay the grounds down once and for all.

Meeting was adjourned at 7:20pm.