

# Minutes of SLCA Board of Directors Meeting

May 14, 2014

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## Opening

Meeting called to order at 7:00 PM.

Present:

- Mary Jo Mulligan–Kehoe (President and Acting Treasurer)
- Scott Gilmore (Secretary)
- Alan Nadel
- Sandy Orr
- Jeanne Childs
- Ray Stanford (Property Manager, Moseley Associates)

Absent:

- None

Non–Board owners present:

- None

## Minutes from Previous Meeting

Draft minutes of the April meeting were sent to all Board members on April 21, with minor revisions on April 22. Only one approval was received prior to this meeting.

Alan made a motion to approve the minutes sent by Scott on April 22. Jeanne seconded. Scott, Jeanne, and Alan voted in favor. Mary Jo abstained because she was not at that meeting. Sandy abstained because he was unable to read them ahead of time, due to his email being down. The April minutes were approved by a vote of 3–0–2.

## Financial Report

We walked through the monthly financial report. The main balances at the end of the prior month were as follows:

Operating and Reserve Funds:

Item	Annual Budget	Current Period		Year-to-Date		
		Budget	Actual	Budget	Actual	Variance
<b>Operating Surplus</b>	1,865.17	1,779.24	5,472.42	6,206.72	10,764.71	4,557.99
<b>Short Term Reserves (STR)</b>	(9,999.00)	0.08	30,048.78	0.36	30,048.78	30,048.42
<b>Long Term Reserves (LTR)</b>	(798.52)	1,183.46	9,742.84	4,733.80	9,742.84	5,009.04

Capital Funds:

Item	Amount
<b>CD's Invested</b>	118,218.00
<b>Long Term Reserves (cash ready for investment)</b>	9,742.84
<b>Total Capital Funds</b>	127,960.84

Details can be found in Moseley's full monthly report. Following are highlights and discussion points.

The financial report for April was done early, prior to the end of the month. Therefore, there were no adjustments made for interest earned on the reserve accounts or the CDs. These adjustments will be made when Moseley does the financials for May.

The Short Term Reserve surplus balance continues to include approximately \$8000 for the pending insurance claim for unit 47-1.

Degrasse already agreed to remove walkway maintenance from our contract with them, enabling us to hire a different contractor for that. The cost will be subtracted from our Mowing contract. Degrasse was already paid for the spring cleanup. Ray has not yet hired a walkway contractor.

The money spent on water and sewer repairs was used to clear the grease clog in one of the lower units, as discussed at a previous Board meeting. This was paid in March. We are short of cash in that budget line item; we won't have enough funds to have all of the tanks pumped in the fall, without taking funds from another line item. However, the tank that was pumped to address the clog does not need to be pumped again, which should minimize the budget shortfall.

We have extra funds in STR because of the natural fluctuations in our expenses relative to our fixed income.

Alan mentioned that he saw a TV ad about a CD with rates that increase as market interest rates rise.

Mary Jo moved that we take the money in LTR + CDs to mature this week, invest it in the 9-month CD with no withdrawal penalties, then do the same after the June CDs mature. This would replace the decision at the previous meeting to wait for the June CDs to mature before investing again. Scott seconded. Mary Jo, Alan, Scott, and Sandy voted in favor; Jeanne abstained. The motion passed by a vote of 4-0-1.

#### Previous Action Items

- Mary Jo, Sandy, and Jeanne change names on Lake Sunapee Bank account.
  - Pending.
- Mary Jo, Sandy, and Jeanne rent safety deposit box at Lake Sunapee Bank on Heater Road in Lebanon.
  - Pending.
- Mary Jo obtain CD documents from previous SLCA Treasurer (Kevin Albert) and place into safety deposit box.
  - Kevin couldn't find them. Moseley found some of the CD receipts in their records, but not the official CD documents themselves. Mary Jo will ask the bank (Service Credit Union) for copies of our remaining CDs.

#### Action Items

- **Ray hire walkway contractor and adjust payments to Degrasse.**
- **Ray remind Sterns Septic that we don't need to have the tank pumped that was emptied to address the clog.**
- **Ray issue check for LTR cash + CDs coming due in May in June.**
- **Mary Jo will reinvest total in a 9-month CD, as per vote at previous meeting.**
- **Mary Jo investigate variable-rate CD that Alan mentioned.**
- **Mary Jo, Jeanne, and Sandy meet at Lake Sunapee Bank on Heater Road this Friday at 2 PM to do bank account name changes and safety deposit box rental.**
- **Mary Jo continue searching for CD documents, or obtain new copies from Service Credit Union.**

## Old business

### New website

#### Previous Action Items

- Alan ask Ashley to add Board section to website.
  - Would not be possible unless we pay someone to write code.
- Scott send Board-only content to Ashley for posting.
  - Pending.
- Sandy send website content to Ashley for posting.
  - Pending.
- Alan draft message about new website for all owners and residents, and send to Board members for review.
  - He will write this tomorrow morning and send the draft to all Board members for review before sending to all residents.
- Ray send message about new website to all owners and residents.
  - Ray will combine this with a recycling memo, to send with bills next month.

Scott noted that adding documents to the new website is cumbersome and requires either a Board member to edit the website content or Ashley to do the work. The dependence upon Ashley will eventually become a problem when she graduates. Scott recommended using a Cloud storage capability, such as Google Drive, Microsoft OneDrive, Dropbox, or similar, which would allow easy uploads and permission management. The new website could link to Cloud storage folders with appropriate permissions. For example, the new website could have a link to “Board Meeting Minutes”, a folder to which the Secretary could very easily upload those documents. Setting up a Board-only folder tree would be trivial. Scott currently maintains his Secretary documents on Google Drive within his personal Gmail account. Those folders could easily be moved into the Google account that Mary Jo created for her President duties, and which will presumably become managed by Mary Jo’s successor.

Scott also suggested that we create a set of permanent email addresses for Board members, so that owners never need to figure out personal email addresses. iPage can probably do this. The addresses would be something like [president@shakerlandingcondoassociation.com](mailto:president@shakerlandingcondoassociation.com), [treasurer@shakerlandingcondoassociation.com](mailto:treasurer@shakerlandingcondoassociation.com), [secretary@shakerlandingcondoassociation.com](mailto:secretary@shakerlandingcondoassociation.com), and [board@shakerlandingcondoassociation.com](mailto:board@shakerlandingcondoassociation.com). These addresses would be listed

on our website, and would be forwarded to the actual email addresses of the Board members at any given time.

Sandy moved that we organize our electronic documents and create forwarding email addresses as proposed by Scott. Mary Jo seconded. All voted in favor.

Scott noted that the resident/owner directory on the website is out of date.

Jeanne noted that website text is difficult to read, because of the text color and the black background.

#### **Action Items**

- **Ray send latest owner/resident list to Scott, and all future changes to SLCA Secretary.**
- **Scott create electronic document repository and work with Ashley to update website links.**
- **Alan draft message about new website for all owners and residents, and send to Board members for review.**
- **Alan investigate changes to improve website text readability.**

#### **Status of repairs**

##### **Unit 47-1 flue repair**

##### Previous Action Items

- Mary Jo refer unit owner's insurance agency to Ray and make sure that unit owner paid association's deductible.
- Ray obtain proof of inspection from Kelleher.
- Mary Jo call unit owner to confirm that work was completed to her satisfaction.
- Ray provide reimbursement check to unit owner after above have been done.

The work is done and looks good. Jim Kelleher put an invoice into Mary Jo's door today, along with a copy of the inspection report (from Phil Neily, town building inspector) confirming that the installation is sufficient and meets code. Kelleher's invoice does not itemize the expenses. The total bill is for \$11,000. We have approximately \$8,000 of insurance reimbursement; the owner will have to cover the difference.

Jeanne moved that we send Kelleher's invoice to the owner, give the insurance money to the owner, and instruct the owner to pay Kelleher. Sandy seconded. All voted in favor.

### **Action Items**

- **Mary Jo give invoice to owner and tell owner to pay contractor.**
- **Ray send check for insurance reimbursement to owner.**

### **Unit 7-2**

Repaired by Mary Jo.

### **Rule Violations**

#### **Unit 35-2: soot**

Resolved except for exterior painting. We need to set a deadline for the owner to do it, and if not done by then, we will hire Jim Shibles to do it and the owner will be billed.

Sandy moved that the owner be required to paint the stained exterior by June 1, or we will pay Jim Shibles to do the work and will bill the owner. Mary Jo seconded. Mary Jo, Sandy, Alan, and Scott voted in favor; Jeanne abstained. The motion passed by a vote of 4-0-1.

### **Action Items**

- **Ray will notify owner that he must paint stained exterior by June 1<sup>st</sup>, or else Jim Shibles will be instructed to paint it and owner will be billed.**

#### **Units 35-3 and 37-3: chimney extensions**

Prior to the previous meeting, Ray reported via email that reminders would be sent by Management (Moseley) to the owners.

Notices were sent by postal mail in January. Moseley received a response from the owner of 35-3, who thought that the association was responsible for such work. Ray told her that it is her responsibility and she needs to conform because it is a code violation. The assumption is that these owners are responsible for the chimneys because they were not parts of the original structures; those chimneys were added by owners.

Jeanne questioned whether owners should be responsible for this, and noted that the Reserve Study will clarify whether owners or the association are responsible. Therefore, we decided to defer this until we have the Reserve Study results. We may need to vote on this at the August owner meeting.

#### **Repair of gas tank enclosures**

Prior to the previous meeting, Ray reported via email that reminders would be sent by Management (Moseley) to the owners of the units in Mary Jo's report.



After some discussion, we decided to wait for the Reserve Study to determine whether these are owner or association responsibilities.

### **Unit 7-1: renters have Christmas lights attached to building**

#### **Action Items**

- **Mary Jo ask them to remove lights.**

### **New investment plan**

#### **Previous Action Items**

- Ray obtain new letter from Eric Jansen and ask Eric for financial planner recommendation.
  - Ray obtained and forwarded the letter a few days before this meeting.
  - Eric recommended Jay Hutchins for financial planning. Jay is based in Lebanon. He is a Certified Financial Planner; he does not sell any products, and is paid by the hour for financial advice.

At a future meeting, we need to discuss if and how to proceed with Jay Hutchins.

### **Reserve study**

#### **Previous Action Items**

- Ray contact Noblin to initiate or schedule the reserve study.
  - Done.

Ray and Jeanne reported on the initial walk-through, done on Friday, May 9, with Tim Little of Noblin Associates. Bob Sletten and Jim Shibles joined Jeanne, Ray, and Tim. The meeting went very well. Tim was well-prepared; he had read several documents in advance, and spent the whole day with us. Jeanne compiled a lot of info ahead of time, with help from Ray. Tim did some inspections that day (initial site visit), and will come back again for more. We will have a draft report within 30 days, and can probably get the final report by August 1<sup>st</sup>.

The price includes Tim meeting with the Board of Directors to discuss the results, followed by a similar meeting with all interested owners.

Ray said that we should compare the repair costs in Tim's report with those for similar associations. We may be able to find lower-cost providers.

Mary Jo noted that the Noblin Associates' fee for the Reserve Study (\$3900) exceeds the amount budgeted (\$2500). We need to reallocate funds from another budget line item to pay for the overage of \$1400. As per a previous

Board decision, 25% of the monthly dues allocation to LTR can be used for property improvements. That's \$300/month. We need 5 months to cover the overage for the Reserve Study. Jeanne moved that we pay the \$1400 overage with incoming LTR money, as described earlier in this paragraph. Sandy seconded. Jeanne, Sandy, Alan, and Scott voted in favor; Mary Jo voted against. The motion passed by a vote of 4-1-0.

### Septic holding tank locations

Sandy noted that he can hear water rushing outside when he flushes his toilet, indicating some type of leak in an outside line between Building 33 and the septic tank.

Mary Jo talked with Andrea Day, who was on the Board in past years, as was her husband. Mary Jo also talked with Jim Tamagini. Between them, they believe that changes were made to pump the liquid waste up the hill to the town sewer line. The liquid waste pumps are in the ground near Building 43. At that time, they purchased a pump to also pump solid wastes up to the town sewer line, but the Board ran into financial problems and could not afford to have the solid waste pump installed. We use the holding tanks to store the solid waste from the lower buildings; we believe that solid waste from the upper units goes into the town sewer line.

Jim Tamagini suggested that we have someone come in to confirm that we are pumping only the liquid waste to the town sewer system. He recommended that we find a group of engineers who are environmentally protective (of the lake), and may know of some government funds that are available to help finance installation of a solid waste pump or give us a loan of some sort. The cost of the pump alone was about \$50,000 in 1986. We already pay \$5000/year to have the holding tanks pumped, and we are at risk of a major septic system failure. If the system fails, it could cost everything that we've saved in LTR.

Ray noted that the Reserve Study will give us a good start on recommendations, and recommended that we wait for the Reserve Study findings before seeking additional advice. Ray noted that Pathways Consulting does the kind of work that Jim Tamagini suggested, and its costs are about average.

Mary Jo suggested that we get a loan with an annual payment of \$5000/year to have the solid waste pump installed. In this way, the money that we are currently spending to have the holding tanks pumped would instead be used to pay off the loan. Mary Jo commented that there would probably be push back from owners if we use the LTR funds to pay for this work.

Jeanne noted that the as-built plans from 1992 indicate a sewer pipe near the lower units which was installed by the Town of Enfield. That sewer line may have been installed after Phase III was developed. We should be able to tie into

Scott D. Gilmore  
May 27, 12:03 PM  
Added Text

Scott D. Gilmore  
May 27, 12:03 PM  
Deleted: Shibles

Scott D. Gilmore  
May 27, 12:04 PM  
Added Text

Scott D. Gilmore  
May 27, 12:04 PM  
Deleted: Shibles

Scott D. Gilmore  
May 27, 12:04 PM  
Added Text

Scott D. Gilmore  
May 27, 12:05 PM  
Added Text

Scott D. Gilmore  
May 27, 12:04 PM  
Added Text

Scott D. Gilmore  
May 27, 12:04 PM  
Deleted: owners are unlikely  
to support a spec...

that sewer line with less expense, because it would not require a pump. Jim Kelleher told Jeanne that he had to tie his house into that sewer line, and that the Town of Enfield already has a pump to send the waste up to street level (Route 4A). Tim Taylor also provided some advice.

Mary Jo moved that we investigate what we have in terms of septic and sewer systems. Sandy seconded. All voted in favor.

Mary Jo moved that we develop a plan to discontinue use of the solid waste tanks, after receiving the information from the Reserve Study and, if necessary, another consultant. Jeanne seconded. All voted in favor.

We concluded that there is no longer any need to meet with Kevin O'Reilly, Patrick Pallitroni, and Brother Claude.

#### **Action Items**

- **Mary Jo call Kevin O'Reilly to ask whether the Town of Enfield has a sewer line that we can tie into for the solid waste from our lower units.**

#### **Spring/summer projects**

##### **Septic system**

##### Previous Action Items

- Ray check PVC drain pipe on lower lawn.
  - Ray instructed Degrasse to clean the PVC drain pipes and make sure they are not broken.
  - Mary Jo noted that one is caving in near Penny Edwards' unit.
  - Sandy noted that one is caving in near his unit.
- Ray find or obtain quote from Sterns Septic to inspect system.
  - Is it necessary in view of potential new findings?
    - Ray thinks that we should collect as much info as we can before paying Sterns to inspect the lines with cameras.

##### **Action Items**

- **Ray follow up on caving PVC drain pipes.**
- **Ray investigate swishing outside water reported by Sandy when he flushes.**

##### **Replacement of lower steps**

This is a safety issue.

Mary Jo and Jim Shibles walked the grounds to inspect the steps. Jim provided price quotes for repairs. Jim will fix the cracked bottom platform on one set.

Mary Jo noted that center steps are "soft". Jim said that they need stringers in the middle. His quote includes taking up the treads, putting in 2 additional supports (for total of 4 across), and installing new stair treads. For some other stairways, he can add stringers without removing treads. Mary Jo provided a paper handout with Jim's recommendations. The total cost to repair all of the stairs is about \$3000. Ray said that we pay for this type of work out of the Repairs/Maint budget (5090).

Sandy moved that we have the recommended repairs done by Jim, as quoted, and charge the costs to account 5090. Jeanne seconded. All voted in favor.

#### **Action Items**

- **Ray notify Jim Shibles to proceed with stairway repairs, as quoted.**

#### **Compost bin**

Previous Action Items

- Mary Jo meet with Jim Shibles to determine size of compost bin.
  - They met and decided on dimensions of 10' long x 6' wide x 4' high, based on how much lawn waste Degrasse said that they dump each year.
  - Jim quoted \$500 to build the structure.

This will not be needed until autumn, so we deferred the vote on this.

Jeanne noted that some of the mailbox posts are not touching the ground. Mary Jo explained that the mailbox structure needs concrete footings, which Simpson Development Corp. neglected to do when they repaired it years ago. Tim Little of Noblin Associates noted that this will eventually become a safety issues. The Reserve Study report should include an estimate to repair this. Mary Jo noted that we need to get 3 competing bids to determine the actual repair costs.

#### **Lighting**

Jim Shibles already repaired the light post on Mastro Lane, so we won't do that one at this time.

Defiance Electric discovered one that was dysfunctional and had tripped its circuit breaker (reported via email prior to this meeting).

Defiance Electric quoted about \$2000 to replace 4 posts and lights near the lower units, on the paths near the stairways. We already told them to go ahead with the work. While only three need to be repaired, doing all 4 will make

everything consistent and more attractive. We have funds available in account 5090 (repairs/maint).

The total cost to replace all remaining posts and lights would be about \$20,000.

### **Painting**

Jim Shibles experimented with a new, anti-skid stairway/deck coating that is claimed to be much more durable than other deck paints, yet costs the same. Mary Jo hired Jim to redo her front steps. The new coating worked well. Therefore, we will have Jim use this new coating for all future stair painting.

### **Walkway stones**

Mary Jo hired Jim Shibles to build a patio in the rear of her unit, under her lower deck. The price was \$15 per stone. The stones are about 12"x18" in size, and are spaced about 6" apart. Mary Jo feels that it looks very good, and the same design could be used for our walkways. Ray suggested mixing gravel with a special, polymer-based substance from Northern Nurseries in VT, and putting it in-between the stones to hold them in place.

The total cost for Mary Jo's patio was \$345, including Jim's labor. This is inexpensive enough that we may be able to do it for units as we paint them.

### **Tree work for units that are being painted**

#### **Action Items**

- **Ray assess work needed.**

### **Hill erosion**

The Landscape Committee was asked to address this issue, but it has not yet met. If they don't act soon, we will need to make a plan. One possible plan is to use pachysandra and evergreen-type shrubs to stabilize the soil and beautify the area.

### **Dock transfer**

#### **Previous Action Items**

- Scott revise SLCA Rules and Regulations to clarify that dock slips are not "owned" by unit owners to which they have been leased. Send to Board for approval, then post on SLCA website.
  - An initial revision was sent to Board members on April 18, with a minor revision sent on April 19. No approvals were received.

Scott noted that we need an official deadline for dock lease payments. People who do not pay within a reasonable time should forfeit their dock leases to people on the waiting list. Scott Caunter is currently the only one on the waiting list.

Sandy moved that anyone who has not paid the annual dock lease fee by May 30<sup>th</sup> shall forfeit his/her dock. Alan seconded. All voted in favor.

We deferred further discussion on this until next month.

### **Repair list from April**

#### **Unit 7-2: Leaking around kitchen skylight, with blistering paint**

Mary Jo fixed it.

#### **Unit 11-2: Brown drip from skylight over stairs**

Scott indicated that this is probably due to condensation from inadequate insulation. Jim Shibles hasn't looked at it yet.

#### **Action Items**

- **Ray ask Jim Shibles to investigate.**

### **New Business**

#### **Dumpsters**

We discussed recent problems with people putting inappropriate items into the recycling dumpsters.

#### **Action Items**

- **Ray send reminder memo to all residents. Attach to doors of all units, and mail to owners.**

#### **Septic system issue resolution**

Done.

#### **“Not in Service” fire hydrant in front of 11-2**

Scott noted that the out-of-service fire hydrant in front of his unit is an eyesore, and somewhat of a danger, because there is a 3-foot-wide pit surrounding it immediately adjacent to the walkway from the parking area to his front stairs.

Scott and his wife would like to fill the pit with soil and plant flowers or other plants in the soil. They would do this at their own cost.

They checked with a friend at the Enfield Fire Department (Richard Martin), who referred them to Phil Neily at the town hall. Phil responded:

The Town of Enfield doesn't maintain or service this water system, with that said I would check with your association to see if they have plans for repair or replacement.

Scott requested permission from the Board to do the work described above. He noted that the changes would be reversible if the hydrant was ever needed to be put back into service; the soil could be dug out. The Board granted permission for Scott and his wife to do this work at their own expense.

#### **Action Items**

- **Ray find out which fire hydrants on the property are operational, and which are not.**

#### **New repairs reported to Moseley**

Ray provided the call/repair log prior to the meeting, via email. All items had already been discussed.

#### **Annual meeting date**

Saturday, August 23<sup>rd</sup>, 9:00 AM, at the La Salette hall.

#### **Action Items**

- **Ray reserve La Salette Hall for annual meeting.**

#### **Next meeting date**

Wednesday, June 18, at 7 PM, in unit 7-2.

#### **Closing**

Motion to adjourn by Sandy. Seconded by Jeanne. All agreed.

Meeting ended at 9:12 PM.