

Association for the Protection of Rural Metchosin

Minutes

2020 Annual General Meeting

Saturday, September 12, 2020 @ 2:00pm

Metchosin Community House

Present: Jennifer Burgis (President), Ken Farquharson (Vice President), Jay Shukin (Secretary), Chris Moehr (Director at Large), Mark Atherton, Bev Bacon, Bob Burgis, Terry Chapelas, Brent Donaldson, Shelly Donaldson, Bonnie Farris, Rachel French de Mejia, Valerie Lambert, Jim MacPherson, Violaine Mitchell, Jochen Moehr, Ric Perron, Runa Pleshak, Alec Porter, Christopher Pratt, Kathy Saluke, Selby Saluke, Nicole Shukin, Marj Vachell, Pattie Whitehouse, Avril Yoachim, Kathleen Zimmerman

The meeting was called to order at 2:06pm

1. Agenda

Moved (Rachel French de Mejia) by and Seconded (Chris Pratt) that the Agenda be approved.
Carried.

2. President's Report

Jennifer Burgis provided the following update on the APRM's activities.

- Began by thanking the Community Association for accommodating the last-minute request to hold the AGM inside due to the adverse smoky conditions.
- The President thanked the Council notetakers, expressing how vital their work was to the APRM and Metchosin residents. Thanks to Pattie Whitehouse, Diana Smith, Bev Hall, Trina Foster, Ken Farquharson and Jay Shukin. Jennifer also thanked Frank Mitchell for his on-going work at circulating the notes and Metchosin events, and for his long-standing contribution to the community and APRM.
- Reviewed events since the last AGM:
 - Efforts to address bylaw enforcement issues with the District. The APRM's May 2019 workshop was followed by Council's session with the BC Ombudsperson in October. We continue to seek follow-up from the District in terms of bylaw enforcement.
 - The District continues to address bylaw violations on a "complaint driven" basis; encouraged landowners to raise concerns with the District when they see potential violations.
 - Reviewed issues with a number of properties, particularly with 4003 Sooke Road (Agricultural Land Reserve and soil deposits), 3659 Sooke Road (re. TUP and bylaw issues), and Ash Mountain (soil deposit issues). Now following an issue involving an unauthorized dock (or "structure") at a residence on Annie Jackson Place, where a restrictive covenant is in place which places numerous conditions on such developments.

- Following discussions on Treaty negotiations with the Beecher Bay Band in relation to Mary Hill.
- Monitoring the development of the Royal Bay area lands and its potential impact on Metchosin.
- The CRD is developing a management plan for East Sooke, Matheson Lake and Roche Cove regional parks. The APRM will look at providing a response from the organization.
- Mention was made to the APRM's new website.
- The President thanked the members of the Executive who were not seeking re-election, Lon Temereski and Sasha Kubicek. Jennifer noted the three-year limit on holding the same *Executive* position, so she was now taking on the role of Past-President.

Moved (Ken Farquharson) and Seconded (Jay Shukin) to accept the President's Report.
Carried.

3. Treasurer's Report

Ken Farquharson presented the Treasurer's report on behalf of Lon Temereski (Treasurer), who was unable to attend the meeting.

APRM Financial report 2019/2020

Beginning balance Mar 31, 2019	\$8,358.69
Balance ending July 31, 2020	<u>\$7,981.68</u>
Decrease	\$377.01
Balances include GIC certificates	

Income (Adjusted)

Dues / donations/other	\$655.00
Interest	<u>\$217.63</u>
	\$872.63

Expenses (Adjusted)

Displays	\$134.40
Leaflet	\$ 63.29
Muse ads	\$245.00
Metchosin Community House rental	\$135.00
	\$135.00
District of Metchosin, copies of agenda	\$ 73.50
Copies	\$ 32.09
Website fees	<u>\$431.36</u>
TOTAL	<u>\$1249.64</u>

Jennifer Burgis, on behalf of Lon Temereski, Treasurer APRM AGM, September 12, 2020
 (Adjusted Sept.23, 2020)

Moved (Chris Pratt) and Seconded (Rachel French) that the Treasurer's Report be accepted.
Carried.

4. Amendments to the APRM's Bylaws

The President opened discussion on the proposed amendments to the APRM's Bylaws, per the information sent to members on August 26, 2020 and August 29, 2020.

Moved (Jay Shukin) and Seconded (Chris Pratt) that the APRM adopt the amendments set out in Proposal 3, which are general clean-up edits throughout the Constitution and Bylaws.

Jay provided background on the amendments, noting that these were included in the agenda package. Pattie Whitehouse clarified that the discussion was on amendments to the "Bylaws," not the Constitution per se.

The motion to adopt Proposal 3 was carried unanimously by the members in attendance.

Moved (Jay Shukin) and Seconded (Rachel French de Mejia) that the APRM adopt the amendments set out in Proposal 2, which allows for a membership term longer than one year. The proposed amendment was to replace the current wording of section 1.4 with the following: "The membership term shall be not less than one year, with fees, membership term and membership categories to be established by Executive resolution."

Jay provided background, noting that the one-year term, which expired annually on July 1 per current Bylaws, created significant administrative burden if 200 to 300 members had to renew every year. Bob Burgis suggested that membership renewals also be staggered once the new membership structure was in place in 2020. Agreement with the suggestion.

The motion to adopt Proposal 2 was carried unanimously by the members in attendance.

Moved (Jay Shukin) and Seconded (Ken Farquharson) that the APRM adopt the amendments set out in Proposal 1, which replaces the Resource Group Chair as an Executive member with a second Director at Large. This involved amendments to several sections (2.3 and 5.2, and deleting the reference to the Resource Group Chair in 7.1)

Jay provided background on the amendments, noting that the Resource Group Chair had not been filled for long time; the change allows for an update to the Executive and more flexibility in terms of roles. Jennifer noted addition of the Director at Large kept the number of Executive constant at six.

The motion to adopt Proposal 1 was carried unanimously by the members in attendance.

Moved (Jay Shukin) and Seconded (Pattie Whitehouse) that the following be adopted: *We, the members of the APRM, endorse the Constitution and Bylaws as amended at the Annual*

General Meeting held on September 12, 2020 as the Constitution and Bylaws of the Association.

The motion was carried unanimously by the members in attendance.

5. Election of Officers

Jim MacPherson conducted the election of Officers

President – Jay Shukin was acclaimed as President

Vice President – Chris Moehr was acclaimed as Vice President

Treasurer – Kathleen Zimmerman was acclaimed as Treasurer

Secretary – Rachel French de Mejia was acclaimed as Treasurer

Director at Large – Ken Farquharson was acclaimed as a Director at Large

Director at Large – Mark Atherton was acclaimed as a Director at Large

Following the elections, each candidate provided personal background on themselves and their interest in the APRM.

6. Presentation of Life Memberships

Chris Moehr provided the following individuals with Life Memberships to mark their long-term commitment to the APRM and Metchosin. Chris also thanked local resident Noreen Dennis for the design and layout of the Certificates of Appreciation, which incorporated the art of Gretchen Markle.

Life Memberships were presented to the following

Frank Mitchell

- Frank's contributions to the APRM span 27 years in various capacities including: President, Past-President and Resource Group Chair
- Chris remembers Frank as having attended at every single APRM event during that entire time, providing economic insight and numerous other contributions to the issues of the day, such as our OCP Review, Uplands Planning Commission, and the Metchosin-East Sooke Restructure Committee, to name just a few;
- Franks' contributions continue to this day, as the APRM's 'lifeline' in communicating with our membership and the broader community with respect to notification of Council meetings, Minutes, and local events of interest;
- Violaine Mitchell kindly accepted the award on Frank's behalf.

Christopher Pratt

- Chris is one of the longest standing residents of Metchosin and has been a constant presence dedicated to local land use issues for many decades.
- He has been a supporter of the goals of APRM for many decades and has consistently made himself available to assist and participate in whatever was required to resolve local issues of the day. Chris has always brought a sense of moderation and sensitivity to the table and has consistently proven to be a highly considerate and positive presence at endless meetings and discussions in this regard;
- Chris is a founder and long supporter of the APRM's sister organization – the Metchosin Foundation, which is currently involved in issues of importance to the community such as the ultimate fate of Mary Hill and other land use issues in relation to local Treaty negotiations.

Gretchen Markle

- Gretchen's involvement with APRM began in the early 90's.
- She is the artist behind the design of the Elwa Valley, which appears as a backdrop for APRM's Mission statement. Gretchen has also produced virtually all of the artwork that appeared on our mailouts and other communications right up until today.
- In addition to this contribution, Gretchen was a key player in a huge effort spanning the years 1997–1999, to secure an Environmental Impact Assessment for what we now know as 'Royal Bay.'
- Chris Moehr accepted the Certificate of Appreciation on behalf of Gretchen.

Ken Farquharson

- Ken has been actively involved in the APRM since 2006, serving as President, Past-President, Vice-President, Resource Group person, fill-in Treasurer, i.e., in whatever role was required to assist at the time.
- Ken has been APRM's prime letter writer/communicator on important land use issues for many years, most recently in regard to the potential industrialization of Metchosin lands and By-Law enforcement.
- He brings a depth of experience in dealing with all levels of government, no doubt stemming from his 50-year experience with the Sierra Club, starting as a founding member.
- We are fortunate indeed to have Ken continuing with the APRM as a Director-at-Large.

Chris Moehr

Jennifer Burgis then presented Chris Moehr with a Life Membership that was clearly not anticipated by Chris

- Chris is one of the founders of the APRM, her involvement going back to 1991.
- She served in numerous roles including President, Past-President, Resource Group Chair.
- She played a vital role in the effort to secure an Environmental Impact Assessment for the Royal Bay lands from 1995 to 1999

- Chris served Metchosin as Deputy Mayor/Councillor from 1999-2002, and is currently a Director at Large with the APRM.

The audience thanked and applauded all those named as Life Members.

7. Adjournment

Moved (Ken Farquharson) and seconded (Chris Moehr) that the Annual General Meeting Adjourn. Carried

The meeting Adjourned at 3:04pm.

PRESIDENT'S REPORT 2019/2020
APRM AGM, Saturday, September 12, 2020

WELCOME to our AGM and thanks for recognizing the need to hold the meeting indoors due to the serious smoke levels from fires burning to the South. Due to COVID 19 restrictions we are a small gathering but we will meet the requirements for a quorum. Thanks to the Community Association Board for approving our meeting plan.

All APRM members will receive the meeting reports and minutes.

From your responses, APRM recognizes that providing members with our Council notes is an essential task of our organizations. For that we sincerely thank Frank Mitchell for his diligence in posting Council agendas and our notes, plus thanks to Pattie Whitehouse and her team of notetakers for their diligence. This year the team of transcribers included Diana Smith, Bev Hall, Ken Farquharson, Jay Shukin and Trina Foster.

We did have a Metchosin Day booth last September and continued our focus on By-law enforcement. With our prompting, Council did host a presentation by the Office of the Ombudsman on Best Practices for Local Governments. However, we wait for substantive movement on improvements and have yet to see any proposals or results.

A series of strongly worded letters to Council from APRM focused on the continued dumping on private lands. Sooke Road properties adjacent to the Langford Industrial site are of particular concern. With thanks in large part to Ken Farquharson and his persistence, the Agricultural Land Commission finally sent officers to tour 4003 Sooke Road where 12 years of dumping abuse existed under the title of a turf farm development. A cease order was enforced though there still is a question re: the portion of the property outside of the Ag.Land designation.

There are other on-going files to monitor.
Ash Mtn. devastation
Sooke Road & Bennett Road dumping
Possible land swaps. Mary Hill conclusion.
Impact of Royal Bay – the Commons, etc. Latoria Road.
Parkland – both CRD and District

Our By-law enforcement is a complaint driven system. For better or worse, you are encouraged to use it. APRM launched a new website June 1, with sincere thanks to the creative ability of our interim secretary, Jay Shukin. Check our website for copies of our letters and updates. The reports and minutes of our meeting will also be posted. Metchosinaprm.org

Our Constitution was reviewed for updates this Spring. Those changes will be presented for your approval at this AGM.

I thank the three out-going APRM Executive for their contribution, particularly, Sasha Kubicek who quite rightly places a priority on running farms and contributing to our food sustainability. Also departing are Darren Brown, Director and Lon Temereski, Treasurer who has kept us as a properly registered non-profit.

Today we present a full 6-member slate for the Executive, with a younger average age!
It has been a VERY interesting and challenging time to act as President for the last 3years.

I expect, as Past President, to provide advisory support for the new Executive.

Jennifer Burgis
APRM President

Proposed Amendments to the APRM's Constitution and Bylaws
September 12, 2020

The Association for the Protection of Rural Metchosin
Constitution and Bylaws ~~(as of June, 2005)~~ (as of September 12, 2020)

1. Name:

The name of the society shall be the Association for the Protection of Rural Metchosin ("~~C~~APRM" or "~~the Association~~").

2. Objectives:

The Association for the Protection of Rural Metchosin is a non-profit society dedicated to maintaining the rural quality of life and peaceful coexistence of homes, farmlands, diverse livelihoods, natural habitats, forests, and trails in the community.

To achieve these goals, the Society shall:

- 2.1 Recognise that Metchosin is a fragile environment that must be nurtured and preserved/protected for future generations;
- 2.2 Recognise that support of the public and elected representatives is essential for the protection of rural Metchosin;
- 2.3 Foster open communication with elected representatives, other organisations and the public;
- 2.4 Encourage awareness of the consequences of growth and work to maintain low population densities in our rural community;
- 2.5 Recognise that Metchosin is unique on southern Vancouver Island as both a residential community and recreational greenspace, and work to ensure only limited development occur on the non-agricultural Rural and Uplands areas;
- 2.6 Recognise the Agricultural Land Reserve as the core of rural Metchosin, support and initiate ~~policies polices~~ that preserve ALR land, and encourage farming in the community.

BYLAWS

1. Membership

1.1. A person aged fourteen or older may apply to the Executive for membership in the Association and on acceptance by the Executive shall be a member.

1.2. Every member shall uphold the ~~C~~onstitution and comply with these ~~B~~y-laws.

1.3. All members are in good standing, except a member who has failed to pay her/his current membership fee.

1.4. ~~All memberships are due for renewal by July 1 of the current year. The membership term shall be not less than one year, with fees, membership term and membership categories established by Executive resolution.~~

1.5. Persons who are elected representatives of local, provincial or federal government are not eligible for membership.

APRM Constitution, as amended ~~September 12, 2020 June, 2005 6/30/05~~ Page 1 of 7

Commented [JS1]: Relates to Proposal 3 (Editing clean-up). Unless otherwise noted, all further changes are intended as general clean-up edits.

Commented [JS2]: PROPOSAL 2. To allow for multi-year membership term

1.6. Any member who is a declared candidate for an elected position at the local, provincial or federal level shall have his/her membership suspended for the duration of the campaign. That person's membership will be reinstated after the election, provided that section 1.5 above does not apply.

1.7. A member shall cease to be member upon:

- 1.7.1 failure to pay the membership dues,
- 1.7.2 his/her resignation from the association,
- 1.7.3 his/her expulsion from the association

1.8 Subject to section 9.3, a member may be expelled from the association by special resolution of 75% of the membership present at a General Meeting.

2. Voting

2.1. Voting at all general meetings shall be restricted to members in good standing.

2.2. Voting by proxy is not allowed.

2.3. Voting shall be by secret ballot for election of Executive members, ~~and the Resource Group Chairperson.~~

2.4. All other voting shall be by show of hands unless a ballot is demanded by one third of the members present at a meeting.

Commented [JS3]: Related to PROPOSAL 1. Resource Group Chair deletion to allow for Director at Large on Executive. See more below.

3. Election

3.1. All positions of the Executive shall be filled by election at the Annual General Meeting. Directors elected at the Annual General Meeting shall hold office from the first day of the month following the Annual General Meeting until the last day of the month in which the next Annual General Meeting is held.

3.2. Members in good standing only shall be eligible to vote and to hold office.

3.3. A list of nominations for the Executive shall be published with the notice of Annual General Meeting.

3.4. Nominations from the floor will be accepted.

3.5. Candidates for the Executive shall have the opportunity for a short address to the Annual General Meeting.

3.6. No member may hold the same Executive position for more than 3 consecutive years.

4. Fees

4.1. The membership fees for the Association shall be reviewed annually by the Executive, with recommendation to be considered by the membership at a General Meeting.

5. Executive

5.1. Only members in good standing who are 19 years or older may hold office on the Executive.

5.2. The Executive of this association shall be President, Vice-President, Treasurer, Secretary (as officers), ~~and two Directors-at-Large, Chair of the Resource Group and a Director-at-large.~~ The members of the Executive are the Directors of the Association for the purposes of the *Societies Act*.

Commented [JS4]: Related to PROPOSAL 1. Resource Group Chair deletion to allow for Director at Large on Executive. See more below.

5.3. Duties of the Executive shall, subject to the authority of general meetings, govern the affairs of ~~APRM-A-P.R.M.~~, including but not restricted to:

- 5.3.1. Ensuring the duties of each director are carried out.
- 5.3.2. Preparing an annual budget for the operations of the Association. This is to be presented to the general membership for ratification at the first general meeting following the Annual General Meeting.
- 5.3.3. Communications to the general membership.
- 5.3.4. Approving and maintaining the membership list on a regular basis.
- 5.3.5. Producing on a regular basis a newsletter for the general membership.
- 5.3.6. ~~Maintaining a telephone network~~
- 5.3.7. Developing suggestions on activities for the general membership.
- 5.3.8. Ensuring that the correspondence and minutes of Executive and General Meetings are available for viewing by members.
- 5.3.9. Organising Executive meetings and General Meetings.

5.4. A quorum for Executive meetings shall be 3 of 6 directors.

5.5. Subject to Section 9.3 a director or officer may be removed by special resolution of 75% of the membership present at a General Meeting.

5.6. The Executive or a general meeting may establish ad hoc working groups to aid in the operations of the Association. The Executive is responsible for setting out the terms of reference and the reporting procedures for such working groups.

6. Duties of Officers

6.1. President:

- 6.1.1. preside at all meetings of the APRM and meetings of the Executive
- 6.1.2. is an ex-officio member of all APRM committees
- 6.1.3. is the authorized spokesperson for the Association, unless she/he delegates to another member.
- 6.1.4. to prepare the agenda for Executive and General Meetings.

6.2. Vice-President:

- 6.2.1. carry out the duties of President during her/his absence.

6.3. Secretary:

- 6.3.1. keep minutes of all general meetings of the association and meetings of the Executive. In the absence of the Secretary, ~~+~~the meeting shall appoint a member to record the minutes.
- 6.3.2. coordinate all correspondence of the association
- 6.3.3. have custody of and maintain the principal register of members
- 6.3.4. have custody of all records and documents pertaining to the operation of the ~~APRM-A-P.R.M.~~, except those required to be kept by the treasurer.

- 6.3.5. ~~implements the telephone network.~~
- 6.3.6. Act as Privacy Officer of the Association.

6.4 Treasurer

- 6.4.1. keep financial records of the Association, including books of account
- 6.4.2. maintain accurate records of all disbursements and indebtedness of the APRM
- 6.4.3. prepare and render financial statements to the Executive and members
- 6.4.4. assume custody of all moneys received on behalf of the association and deposit these funds to the association's bank account.
- 6.4.5. pay all indebtedness on behalf of the association as directed by the officers
~~(6.4.6. rescinded AGM June, 2003)~~
- 6.4.7. provide financial reports at all general meetings.
- 6.4.8. ensure that all cheques are co-signed by two members of the Executive.

6.5 Directors at large (Two)

- 6.5.1. To assume duties as required for the operation of the Executive.

7. Resource Group:

7.1. ~~A Resource Group that includes interested APRM members will undertake the following: Shall consist of the elected Chairperson plus other interested members of the Association:~~

~~7.2. The Chairperson of the Resource Group shall be elected by the general membership at the Annual General Meeting.~~

~~(7.2 deleted AGM June, 2003)~~

~~7.4 Duties of the Resource Group include:-~~

- identify and recommend initiatives relevant to the mission of the ~~A. P. R. M.~~ APRM.
- conduct research and provide critical information on issues affecting rural Metchoshin
- collect and manage all documents and records relevant to its operations
- provide reports on activities to the Executive and at general meetings
- ensure the continued operation of the Council Watch program
- promote and support the participation of new members in the Resource Group

8. **General Meetings**

8.1. General Meetings will be called at least three times in each year. The Annual General Meeting shall be held in May or June.

8.2. Quorum:

8.2.1. Quorum shall be 15 members or 10% of members in good standing at the time notice was given, whichever is fewer.

8.3. The Annual General Meeting shall be held for the purpose of:

- 8.3.1. Receipt of Reports
- 8.3.2. Receipt of financial statements
- 8.3.3. Nomination and election of the Executive

Commented [JS5]: PROPOSAL 1: Remove the Resource Group Chair as an Executive position in favour of another Director at Large

Commented [JS6]: PROPOSAL 1: Remove the Resource Group Chair as an Executive Position in favour of another Director at Large. The Resource Group would remain, per revision.

8.4 Notice:

8.4.1. Notice of General Meetings may be given by advertising, telephone network, mailings or email as determined by the Executive. (amended June-05)

8.4.2. Notice of proposed changes to the Association's constitution or bylaws or notice of the Annual General Meeting or any Extraordinary General Meeting requiring written notification shall be notified by mailings or by email to members in good standing at the most recent address given by him/her to the executive at least 14 days prior to the meeting date. ~~(amended June-05)~~

8.4.3. A notice sent by mail is deemed to have been given on the second day following the day on which the notice is mailed. ~~(added June-05)~~

8.5 Voting:

8.5.1. Only members in good standing at the time notice was given are eligible to vote at General Meetings.

8.5.2. In the case of tie votes, the chairperson shall not have a casting or second vote in addition to the vote to which she/he may be entitled as a member and the proposed resolution shall not pass.

9. Special Provisions

9.1. The Executive shall appoint members to vacant Executive positions and shall present the appointments to the next general meeting for ratification.

9.2. The Executive shall call an extraordinary general meeting if petitioned in writing by at least 10% of the members in good standing.

9.3. Resolutions for Expulsion of a Member (Section 5.5) or Removal of an Executive Member (Section 1.8)

9.3.1. A special resolution under sections 5.5 or 1.8 may only be considered at a general meeting where written notice has been provided.

9.3.2. Notice for such a special resolution shall be accompanied by a brief statement of the reason or reasons for the proposal.

9.3.3. The person who is the subject of the resolution has the right to be heard at the general meeting before the special resolution is put to a vote.

9.4. The Honorary Position of Past President shall exist for the person who held the office of President immediately prior to the incumbent. This person shall have all the rights of a regular member of the association, and in addition:

9.4.1. If available, the Past President shall chair a nomination committee for the annual elections and conduct the elections at the Annual General Meeting. Otherwise, the general membership shall appoint a member to perform these functions.

9.4.2. The Past President shall facilitate the transition from the outgoing Executive to the incoming Executive.

9.5. No member in his capacity as a member, officer or director shall be paid any remuneration for services rendered to, or on behalf of, the association, but the Executive or membership may authorize the payment of a member's expenses where the payment appears to be in the ~~association's~~ APRM's interest.

10. Financial Year

10.1. The financial year of the Association shall commence on April 1 of each year.

11. Audit

11.1. The General Membership shall appoint a member to audit the accounts of the Association at a meeting held no later than January 31 of the current financial year.

11.2. The Report of the Auditor shall be presented to the membership at the Annual General Meeting that immediately follows the financial year being audited.

12. Borrowing

12.1. The Executive may only borrow on behalf of the Association upon prior approval by the general membership of a special resolution at a general meeting.

12.2. A special resolution to borrow may only be considered at a general meeting where written notice has been provided.

13. Inspection of Books

13.1. Any member of the Association shall, by giving five days notice, have the right to inspect the books of accounts and records of the Association, ~~including the membership list.~~

14. Privacy Policies. (added June-05)

14.1. Membership lists will contain the names and addresses of members.

14.2. Membership application forms shall remain confidential. The information on them will be available only to members of the Executive or members authorized by them to contact and inform members of matters connected with the aims and objectives of the Association.

14.3 Membership Application forms shall be destroyed after three years.

15. Rules of Order

15.1 While the Association operates on a consensual basis, where rules of order are required, they shall be the latest edition of Robert's Rules of Order.

16. Amendments to the Constitution and Bylaws

16.1. Amendments to the Constitution and Bylaws may only be made at the Annual General Meeting or at an Extraordinary General Meeting called for that purpose.

| 16.2. Proposed amendments to the Constitution or ~~B~~ylaws must be circulated with a notice of the general meeting at least 14 days prior to the meeting date.

| 16.3 The consent of at least 75% of the voting members present at any such General Meeting is required to amend the ~~C~~onstitution and Bylaws for which due notice has been issued.

| APRM Constitution, as amended ~~June, 2005-6/30/05~~ September 12, 2020 Page 7 of 7

