

STATE OF CONNECTICUT
DEPARTMENT OF CONSUMER PROTECTION
CONNECTICUT REAL ESTATE APPRAISAL COMMISSION
MARCH 2005 MINUTES

165 CAPITOL AVENUE
HARTFORD, CONNECTICUT 06106

The Connecticut Real Estate Appraisal Commission met on Wednesday, March 9, 2005 at 8:30 a.m. in Room 126 of the State Office Building, 165 Capitol Avenue, Hartford, CT 06106.

Commissioners Present: Christopher A. Italia (Cert. Gen. App. – 1st District), Chairman
Sean Hagearty (Cert. Gen. App. – 2nd District)
Russell Hunter (Public Member – 5th District)
Gerald V. Rasmussen (Cert. Gen. App. – 4th District)
Nicholas J. Tetreault (Cert. Res. App. – 3th District)

Commissioners Absent: Francis Buckley, Jr. (Cert. Gen. App. – 2nd District)

Commission Vacancies: 2 Public Members

DCP Staff Present: Richard Hurlburt, Director
Elisa Nahas, DCP Principal Attorney
Timothy Keefe, Real Estate Appraisal Examiner
Edward McMahon, Real Estate Appraisal Examiner
Judith R. Booth, Commission Secretary II

Assistant AG: None

Guest(s): None

Note: The administrative functions of this Commission are carried out by the Department of Consumer Protection, Occupational and Professional Licensing Division. For information, please contact Director Richard M. Hurlburt at (860) 713-6135.

The next meeting is scheduled for Wednesday, April 13, 2005 at 8:30 a.m. in Room 126.

MINUTES

The Real Estate Appraisal Commission Minutes of February 9, 2005.

A motion was made by Commissioner Russell Hunter to approve the Minutes of February 9, 2005 pending changes to pages 1, 5 and 8. The motion was seconded by Commissioner Sean Hagearty. The motion carried unanimously.

CORRESPONDENCE

The following correspondences were reviewed by the Commission. With the exception of item four, no questions or comments were noted.

1. February 18, 2005 letter from the Appraisal Subcommittee concerning "State Field Contacts".

This item was reviewed by the Commission.

2. Flyer entitled "IMPORTANT CHANGES TO APPRAISER QUALIFICATIONS"

This item was reviewed by the Commission.

3. February 15, 2005 ASB's First 2005 Exposure Draft

This item was reviewed by the Commission.

4. Career Webschool's petition to resubmit their "Online 75 Hour Qualifying Course for Licensure", which was denied in December 2004 for not containing 15 hours of USPAP, but according to Career Webschool that is what the AQB requires.

The Commission deferred the approval of this resubmitted course until it can be compared to the "Online 60 Hour Qualifying Course for Licensure", which was submitted by Career Webschool on December 8, 2004. Further, the Commission instructed the Department staff to ask Career Webschool to remove the word "Qualifying" from its course titles, because this course is not considered qualifying education

PENDING LEGAL MATTERS

(*) *This symbol indicates an item that was not on the agenda but was discussed and ruled on in the meeting.*

Elisa Nahas

None

Cases

1. 2003-7373

At the February 9, 2005 Commission meeting, Commissioner Francis Buckley, Jr., made a motion to accept the agreement with an imposed fine of \$500.00. The motion was seconded by Commissioner Russell Hunter. The motion carried.

Note: Commissioner Nicholas Tetreault abstained in this matter.

During today's proceeding, the agreement was signed by Commission Chairman Christopher Italia.

COMPLAINTS

(*) *This symbol indicates an item that was not on the agenda but was discussed and ruled on in the meeting.*

Edward McMahon

1. Gary Olcha

Examiner Edward McMahon explained to the Commission that Mr. Olcha, who had been contacted numerous times by the Department and failed to respond, had relocated his residence. The Department contacted Mr. Olcha at his current address and he followed up with the Department's requests. Commissioner Gerald Rasmussen expressed that it is the responsibility of Mr. Olcha to keep the Department informed of any address changes.

Tim Keefe

1. 2004-1981

Commissioner Gerald Rasmussen made a motion to send this matter to a compliance hearing. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

*2. 2004-489

Commissioner Sean Hagearty made a motion to add this item to the agenda. The motion was seconded by Commissioner Gerald Rasmussen. The motion carried unanimously.

Commissioner Gerald Rasmussen made a motion to send this matter to a compliance hearing. The motion was seconded by Commissioner Sean Hagearty. The motion carried unanimously.

REQUESTED BY THE COMMISSION TO APPEAR

None

REQUESTED TO APPEAR BEFORE THE COMMISSION

None

DISCUSSION

None

REQUESTS FOR CONTINUING EDUCATION CREDIT

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None

REQUEST FOR EXTENSIONS, REQUEST TO HOLD OR REQUEST FOR SPECIAL CONSIDERATION

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None

REQUEST TO RENDER LICENSE INACTIVE

None

REQUEST FOR WAIVER

Requests for waiver from the new appraisal regulations, Section 20-5004-4(j), which was effective December 7, 2004:

(*) *This symbol indicates an item that was not on the agenda but was discussed and ruled on in the meeting.*

*1. Louis Buccini's letter dated February 24, 2005

...I am asking for a waiver to allow 5 provisional appraisers. My reasoning is first Scott Ferrari is currently preparing for certification and should be completing it in the very near future. Second Margaret Empasall is currently working for me in a secretarial position but would like to remain active with me for an occasional assignment...

Commissioner Nicholas Tetreault made a motion to approve this waiver to December 31, 2005, but Mr. Buccini must meet the regulation requirement by January 1, 2006. Commissioner Gerald Rasmussen seconded the motion. The motion carried unanimously.

*2. Bowley/Moore Appraisal Centre letter dated March 3, 2005:

...We respectfully request that Ralph Bowley be granted a waiver of Section 20-504-4(j) Zmarra Knoll, Gary Falkenthal, Jeff Parker, Nancy Violette, Ericka Urszenyi, Marguerite McCarthy, Mike Russo, Nana Areshidze, and Thierry De Chatrette be kept as provisional appraisers until the end of 2005. Seven (7) of these provisional will be certified before the end of the year. No additional appraisers will be added to this list.

Additionally we respectfully request that Tim Moore be granted a waiver of Section 20-504-4(j) for Eric Enhoffer, Robert Higgins, Wendy Kangisser, Deborah Quinn, Leo Ruhl, Chuck Saletan, Phil Schlissel, and Sue Shapiro for a total of 8 appraisers until the end of 2005. Six (6) of these appraisers will be certified by year-end. No additional appraisers will be added to this list.

...The reasons for this request are the lack of time to implement the provisions of the law...

Commissioner Gerald Rasmussen made a motion to approve this waiver to December 31, 2005, but Mr. Bowley and Mr. Moore must meet the regulation requirement by January 1, 2006. Commissioner Nicholas Tetreault seconded the motion. The motion carried unanimously.

*3. Eric Morales letter dated February 23, 2005

...I currently have 6 full time provisional appraisers two of which are applying for certifications, Diana Mortensen, RSP.692 and Douglas Miner, RSP.781. I have 4 other provisionals that are in the process of completing the required classes and hours to meet certification requirements. They are Humberto Gil, RSP.697, Scott Malen, RSP.1072, Chris Dale, RSP.711 and William Lengyel, RSP.695. Due to the time frame of May 1, 2005, I am requesting a waiver of this subsection.

Commissioner Nicholas Tetreault made a motion to approve this waiver to December 31, 2005, but Mr. Morales must meet the regulation requirement by January 1, 2006. Commissioner Gerald Rasmussen seconded the motion. The motion carried unanimously.

*4. James Mozzicato letter stamp-dated March 2, 2005

...I respectfully request a waiver extending the time by which I may comply so that I can continue to provide lenders with excellent appraisal reports. Specifically, I am requesting the following:

1. *A maximum of 8 provisional licensed appraisers on staff at any one time, I currently have 11 provisional appraisers so I will have to give up 3 appraisers;*
2. *A minimum of 1 supervising appraisers would be maintained, and it would be myself. I operate a small business as a sole proprietorship and I am the only supervising appraiser in my company. By May 1, 2006, I project that I will have as many as 4 supervising appraisers (including myself) on staff as 3 of my current provisionals will have attained certification and can be supervising appraisers;*
3. *that the waiver be granted until May 1, 2006 to allow 3 of my current provisionals to attain supervisor status.*

Commissioner Sean Hagearty made a motion to approve this waiver to December 31, 2005, but Mr. Mozzicato must meet the regulation requirement by January 1, 2006. Commissioner Gerald Rasmussen seconded the motion. The motion carried unanimously.

- *5. Timothy Jackson letter dated February 23, 2005

...I am sure that the change is not to put people out of a job that they have worked so hard to attain, but I feel that, that this is what will happen to me. We worked very hard, as a family, to structure a career change for me. This is a career that I have been looking forward to and one that, I had hoped, would secure a bright future for my family. Because it is difficult to find a supervising appraiser, this change in regulation will cause hardship for myself and my family...

...I hope that after hearing my undeniable concerns, you will advise me as to how I can begin a career that I am extremely anxious to begin...

Commissioner Gerald Rasmussen made a motion to approve this waiver to December 31, 2005, but Mr. Jackson must meet the regulation requirement by January 1, 2006. Commissioner Sean Hagearty seconded the motion. The motion carried unanimously.

- *6. Lori Ferrari letter dated February 25, 2005

...At the current time I have 5 active appraisers under my supervision. I would like to propose that these 7 appraisers (5 active and 2 inactive) that I supervise be grandfathered. I would like to be approved to maintain the 7 active appraisers. Once any one of these 5 active appraisers becomes certified, then, at that point, I will reinstate Tim Jackson and eventually Michael Pellegrini into their position as an active provisional appraiser. I will not exceed the 5 provisionals in active status at any time. Once I have met my obligation to these appraisers, I am more than willing to abide to the new regulation permitting only 3 provisional licensed appraisers at any one time...

Commissioner Gerald Rasmussen made a motion to approve this waiver to December 31, 2005, but Ms Ferrari must meet the regulation requirement by January 1, 2006. Commissioner Sean Hagearty seconded the motion. The motion carried unanimously.

PSI SPECIAL ACCOMMODATION REQUESTS

None

EXTENSION OF ELIGIBILITY – EXAM RETAKE REQUESTS

1. Joao A. G. Cabral: Request for exam retake

Commissioner Gerald Rasmussen made a motion to have Mr. Cabral re-apply and to submit the current application fee so that he will receive four additional opportunities to take the examination. The motion was seconded by Commissioner Sean Hagearty. The motion carried unanimously.

FORMAL HEARING

None

NEW BUSINESS

1. The Commission ruled today that they will no longer review education courses that are submitted after the agenda is mailed. All courses should be submitted to the State of CT fifteen (15) days prior to the Commission meeting, which is scheduled on the second Wednesday of each month.

2. UCONN Instructor Resume form

Examiner Edward McMahon presented an instructor resume form to be used by UCONN in the future. The Commission had no problems with the form.

3. Margaret E. Mayo, Personal Property Appraiser for the City of Shelton Assessor's Office, letter of February 26, 2005, who asked would the Appraisal Board/Commission permit her to log in hours towards her certified appraisal license as she evaluates and appraises real estate for the town of Shelton, and have her log signed by the Town Assessor who currently has a Limited/General (RGT) license?

The Commission responded that a RGT cannot sign logs. Further, the Commission requested Examiner Edward McMahon contact Ms Mayo to ask what format her work is in and who her sponsor is currently.

4. March 2, 2005 e-mail from Jerry P. Padula, Esq., Legislative and Administrative Advisor for the Department of Consumer Protection, who expressed to Attorney Elisa Nahas and the Real Estate Appraisal Commission that he received a few calls from several legislators regarding the new regulation Section 20-504-4(j) and that the legislators wish to know why this ratio was reduced.

The Commission responded that any company who feels that the regulation will negatively impact their business may apply for hardship to the Commission.

5. Commissioner Nicholas Tetreault stated that he received inquires from consumers who do not know or hear what takes place in the Appraisal Commission meetings and what penalties are imposed as a result of those who violate the appraisal laws. Commissioner Tetreault commented that this information should be placed in a newsletter.

Lauren Rubino, Real Estate Appraisal Commission Administrator, stated that the State does not have expenses to create and maintain a newsletter. Judy Booth, Commission Secretary, stated that the consumer can read the approved appraisal Minutes located on the DCP webpage, www.ct.gov/dcp. Chairman Christopher Italia stated that he would be willing to collect the information on those who were found guilty of breaking the law, what fines were imposed by the Commission, and submit the information for publishing.

OLD BUSINESS

(*) *This symbol indicates an item that was not on the agenda but was discussed and ruled on in the meeting.*

*1. PSI breakdown letter of March 2, 2005

The Commission reviewed the requested PSI breakdown offered by PSI to Director Richard Hurlburt for today's meeting. The Commission found the information to be unclear. Commission Chairman Christopher Italia stated that he will contact Carolyn Moore Mooso at PSI to obtain better information.

PREVIOUSLY SUBMITTED APPLICATIONS

(*) *This symbol indicates an item that was not on the agenda but was discussed and ruled on in the meeting.*

1. Wendy Kangisser of Trumbull, CT

Commissioner Nicholas Tetreault made a motion to approve this application. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

2. Howard H. Martin, Wilton, CT

Commissioner Nicholas Tetreault made a motion to approve this application. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

3. John E. Tolbert of Branford, CT

Commissioner Nicholas Tetreault made a motion to approve this application. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

CHRO APPLICATIONS

None

PREVIOUSLY LICENSED

None

**APPLICATIONS FOR STATE CERTIFIED RESIDENTIAL/GENERAL APPRAISERS
(Reciprocal/Non-Resident/Out of State License)**

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1. Robert S. Adler of Monsey, NY

Commissioner Nicholas Tetreault made a motion to approve this application. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

2. Michael D. Downing of Brockton, MA

Commissioner Nicholas Tetreault made a motion to deny this application due to no submission of a Letter of Good Standing from Massachusetts. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

4. Stephen T. Ellsworth of New York, NY

Commissioner Nicholas Tetreault made a motion to approve this application subject to receipt of the required Consent for Service of Process for Individuals form. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

5. Greenford C. Fluery of New York, NY

Commissioner Nicholas Tetreault made a motion to approve this application. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

6. Scott E.P. Kelland of Greenwich, CT

Commissioner Nicholas Tetreault made a motion to approve this application. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

7. Zachary W. Zimmel of White Plains, NY

Commissioner Nicholas Tetreault made a motion to approve this application subject to receipt of the required Consent for Service of Process for Individuals form. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

8. Joseph Manzo of North Arlington, NJ

Commissioner Nicholas Tetreault made a motion to approve this application subject to receipt of the required Consent for Service of Process for Individuals form. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

9. Richard Mupo of Mount Vernon, NY

Commissioner Nicholas Tetreault made a motion to approve this application. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

10. Alana Pellegrino of Medford, NY

Commissioner Nicholas Tetreault made a motion to approve this application subject to receipt of a Letter of Good Standing from the State of New York. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

11. Timothy C. Soleiman of Briarcliff Manor, NY

Commissioner Nicholas Tetreault made a motion to deny this application due to being incomplete. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

12. Peter Spina, III of East Islip, NY

Commissioner Nicholas Tetreault made a motion to approve this application. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

13. Dimitri M. Teddone of Pelham Manor, NY

Commissioner Nicholas Tetreault made a motion to approve this application subject to receipt of the required Consent for Service of Process for Individuals form. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

14. Donald J. Tubbs of Springfield, MA

Commissioner Nicholas Tetreault made a motion to approve this application subject to receipt of the required Consent for Service of Process for Individuals form. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

APPLICATIONS FOR STATE CERTIFIED RESIDENTIAL OR STATE CERTIFIED GENERAL APPRAISERS

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CERTIFIED RESIDENTIAL

1. Carolyn L. Ainley of Newtown, CT

Commissioner Nicholas Tetreault made a motion to deny this application for no proof of required education. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

2. Christopher A. Ascoti of Enfield, CT

Commissioner Nicholas Tetreault made a motion to approve this application. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

3. Scott E. Corner of Stratford, CT

Commissioner Nicholas Tetreault made a motion to approve this application. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

4. Pamela C. Marra of South Windsor, CT

Commissioner Nicholas Tetreault made a motion to approve this application. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

5. Douglas C. Miner of Norwalk, CT

Commissioner Nicholas Tetreault made a motion to approve this application. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

6. Diana C. Mortensen of Torrington, CT

Commissioner Nicholas Tetreault made a motion to approve this application. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

7. Peter P. Sakalowski, Jr., of Madison, CT

Commissioner Nicholas Tetreault made a motion to approve this application. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

CERTIFIED GENERAL

None

PROVISIONAL APPLICATIONS

- (*) *This symbol indicates an item that was not on the agenda but was discussed and ruled on in the meeting.*

Commissioner Gerald Rasmussen made a motion to approve items 1-11. The motion was seconded by Commissioner Russell Hunter. The motion carried unanimously.

1. Michelle B. Gamache – Portland, CT
Sponsored by: Patrick J. Wellspeak, RCR.1428
Schools: Middlesex CC & Manchester CC
USPAP: The Appraisal Institute

2. Katherine A. Kerlejza – Unionville, CT
Sponsored by: Miles B. Andrews, RCG.26
Schools: UCONN
USPAP: Naugatuck Valley CC
3. Munira A. Kingdollar – Ridgefield, CT
Sponsored by: Thomas J. Preston, RCR.707
Schools: Norwalk CC
USPAP: Norwalk CC
4. Joshua A. Martin – Plantsville, CT
Sponsored by: Jonathan e. Evjen, RCR.999
Schools: Naugatuck Valley CC & Tunxis CC
USPAP: Naugatuck Valley CC
5. Terry Martin – Milford, CT
Sponsored by: Robert J. Testo, Jr., RCR.535
Schools: The New Haven RE School
USPAP: Norwalk CC
6. Kathleen F. Newton – Saunderstown, RI **(RECIPROCAL)**
Sponsored by: Denise Siravo, RCR.1195
License History: Yes
Consent Letter: Yes
7. Donna J. Romano – West Haven, CT
Sponsored by: Michael E. Lerman, RCR.1015
Schools: Gateway RE Academy & The PV & RE School
USPAP: The PV & RE School
8. Stacy R. Skeen – Waterbury, CT
Sponsored by: David W. Bearce, RCR.36
Schools: UCONN
USPAP: UCONN
9. David Slivinski – Guilford, CT
Sponsored by: Harold B. Pollock, Jr., RCR.1024
Schools: Career WebSchool **(ONLINE)**
USPAP: Career WebSchool
10. Edwin d. Smith – Danbury, CT
Sponsored by: Thomas J. Preston, RCr.707
Schools: The PV & RE School
USPAP: The PV & RE School
11. Mark G. Zmijewski – Tolland, CT
Sponsored by: Andrew Carbutti, RCG.106
Schools: UCONN
USPAP: UCONN

CONNECTICUT REAL ESTATE APPRAISER TEST DATES

PSI Summary Reports from February 1, 2005 to February 28, 2005.

The Commission reviewed the Real Estate Appraisal examination results for the month of February 2005.

CE AUDIT REPORT

None

SCHOOL AND COURSE APPLICATIONS FOR FEBRUARY 2005

(*) *This symbol indicates an item that was not on the agenda but was discussed and ruled on in the meeting.*

Commissioner Gerald Rasmussen made a motion to approve, deny or defer the following courses as a result of the Commission's review today. The motion was seconded by Commissioner Sean Hagearty. The motion carried unanimously.

APPRAISAL INSTITUTE

(Continuing Education)

"Appraising Convenience Stores"	Approved	7 Hours
"The Professional's Guide to the Uniform Residential Appraisal Report"	Approved	7 Hours

APPRAISAL INSTITUTE (RHODE ISLAND CHAPTER)

(Continuing Education)

"Evaluating Residential Construction"	Approved	8 Hours
"Evaluating Commercial Construction"	Approved	16 Hours

APPRAISAL & REAL ESTATE SCHOOL

(Pre-licensing Education)

"60 Hour Qualifying Course for Licensure"	Approved for 60 hours of pre-licensing education subject to removing the word "Qualifying" from the course title.
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(Continuing Education)

"60 Hour Qualifying Course for Licensure"	Approved for 18 hours of continuing education subject to removing the word "Qualifying" from the course title.
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CAREER WEBSCHOOL**(Pre-licensing Education)**

"Online 75 Hour Qualifying Course for Licensure" (Resubmission)	Deferred	75 Hours
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CONNECTICUT PROFESSIONAL BUSINESS SCHOOL*(Pre-licensing Education)**

"Appraisal II"	Denied	30 Hours
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***DYNASTY SCHOOL**

School Application Submitted for Approval	Approved	
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(Pre-licensing Education)

"Online Real Estate Appraisal"	Approved	36 Hours
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EASTERN CONNECTICUT ASSOCIATION OF REALTORS*(Pre-licensing Education)**

"Appraisal II Income Property Valuation"	Approved	35 Hours
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GATEWAY REAL ESTATE ACADEMY**(Pre-licensing Education)**

"Fundamentals of Real Estate Appraisal"	Approved	30 Hours
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MCKISSOCK APPRAISAL SCHOOL*(Continuing Education)**

"Online Income Capitalization-Virtual Classroom"	Approved	7 Hours
"Online FHA Appraising Today-Virtual Classroom"	Approved	7 Hours
"Online Appraiser Liability-Virtual Classroom"	Approved	7 Hours
"Online Fair Housing-Virtual Classroom"	Approved	4 Hours
"Online FHA Exam Prep-Virtual Classroom"	Approved	7 Hours
"Online Appraising the Oddball-Virtual Classroom"	Approved	7 Hours
"Online Appraising for the Secondary Market-Virtual Classroom"	Approved	7 Hours
"Online Disclosures & Disclaimers-Virtual Classroom"	Approved	5 Hours
"Limited Appraisals & the Scope of Work Decision"	Approved	3 Hours
"Two to Four Family Finesse: Appraising Multi-Family Properties"	Approved	7 Hours
"Appraising High Value Residential Properties"	Approved	7 Hours
"Environmental Pollution: Mold & Air Quality"	Approved	3 Hours
"NADA Appraisal Guidelines"	Approved	3 Hours

***NORTHERN FAIRFIELD COUNTY ASSOCIATION OF REALTORS**

(Continuing Education)

“Appraisal I” Approved 36 Hours

REAL ESTATE CONSORTIUM

(Continuing Education)

“USPAP – 7 Hours” Approved 7 Hours

“USPAP – 15 Hours” Approved 15 Hours

(Pre-licensing Education)

“USPAP – 15 Hours” Approved 15 Hours

***REAL ESTATE TRAINING EDUCATION**

School Application Submitted for Approval Approved

(Pre-licensing Education)

“Appraisal I” Approved 36 Hours

UNIVERSITY OF CONNECTICUT

(Continuing Education)

“Relationship Building and Leasing Skills” Approved 3 Hours

ADJOURNMENT

There being no further business, a motion was made by Commissioner Nicholas Tetreault to adjourn today’s proceedings. The motion was seconded by Commissioner Gerald Rasmussen. The motion was approved unanimously.

The meeting adjourned at 11:15 a.m.

Respectfully submitted,

Judith R. Booth, Commission Secretary II