



Staff Report for Budget Committee of the Whole Meeting

Date of Meeting: February 12, 2019

Report Number: SRCFS.19.005

Department: Corporate and Financial Services

Division: Financial Services

Subject: 2019 Operating Budgets

Purpose:

To present the Town of Richmond Hill's 2019 Draft Operating Budgets for Council Approval.

Recommendations:

- a) That the 2019 Town Operating Budget;
 - a. Summarized in Appendix "A" with a recommended budget increase of \$3,328,700 and a total tax levy of \$114,973,200 (excluding supplementary taxes), be adopted;
 - b. That the 2019 Seniors Tax Assistance Grant be increased to \$399;
 - c. That the draft By-law No. 14-19, attached as Appendix "D", be enacted to adopt the 2019 Town Services Operating Budget.
- b) That the Capital Asset Sustainability Fee budget increase of \$1,116,400 and total fee levy of \$4,231,600 for the 2019 taxation year, be adopted;
- c) That the draft By-law No. 15-19, attached as Appendix "E" be enacted to adopt the 2019 Water, Wastewater & Stormwater Budgets;
- d) That the Financial Outlook (attached as Appendix "C") be received;
- e) That, as required by Ontario Regulation 284/09, Municipal Act 2001, the compliance report attached as Appendix "G" be approved for expenses that have been excluded from the 2019 Draft Budget.

Page 2

Contact Person:

Haley Leung, Financial Management Advisor Ext. 5484
Andrew Li, Financial Management Advisor Ext. 3646

Report Approval:

Submitted by: Mary-Anne Dempster, Commissioner of Corporate and Financial Services

Approved by: Neil Garbe, Chief Administrative Officer

All reports are electronically reviewed and/or approved by the Division Director, Treasurer (as required), Town Solicitor (as required), Commissioner, and Chief Administrative Officer. Details of the reports approval are attached.

Background:

The 2019 Operating Budget is scheduled to be deliberated at Budget Committee of the Whole (BCW) on February 12, 2019. This report provides an overview of the final draft, and requests Council approval of the 2019 Operating Budget.

Operating Budget Strategy

The Draft 2019 Operating Budget reflects the Council adopted budget strategy endorsed by the Budget Committee of the Whole (BCW) recommendations from the June 26, 2018 meeting. The approved 2019 Draft Operating Budget Strategy includes the following objectives and directives:

1. Maintains existing service levels
2. Includes items consistent with the Strategic Plan, that also provides for:
 - a. Annualizations of prior years' approved service enhancements;
 - b. Impacts from development growth;
 - c. Legislated changes; and
 - d. Continued phased reductions of the Growth Rate Stabilization Strategy and Investment Income;
3. Continues with the Capital Asset Sustainability Fee Strategy as per Council direction
4. Updates the Financial Outlook for the years 2020 to 2022, and
5. Minimizes the tax rate impact.

The proposed 2019 Operating Budget, as presented in this report, meets all of these directions.

2019 Budget Information Sessions

The 2019 Budget Information Sessions with the Business Community was held on January 18, 2019 in Council Chambers at the Town of Richmond Hill. Staff and Council Members were in attendance to answer questions regarding the budget process.

Page 3

Operating Budget Preparation and Senior Management Review

Staff developed departmental work plans reflective of the Town's Strategic Plan requirements for 2019 and derived Operating Budget requests consistent with Council's budget objectives and guidelines. The 2019 Draft Operating Budget requests were subjected to ongoing in depth review and scrutiny by the Executive Leadership Team, culminating in Departmental presentations and detailed reviews with the Chief Administrative Officer, the Commissioner of Corporate & Financial Services and the Town Treasurer.

Budget Committee of the Whole Review

At the February 12, 2019 BCW meeting, staff will present an overview of the 2019 Draft Consolidated Operating Budget reflecting a \$3.3 million tax levy increase (2.98%) which includes the financial impact of Town Services, as well as, new staffing requests from Richmond Hill Public Library Board (RHPLB) and the Fire Master Plan.

February 12, 2019 2019 Tax Levy Impact	Town Services	*Richmond Hill Public Library	*Fire Master Plan	Total Operating Budget
Base	\$2,917,900	-	-	\$2,917,900
Legislated	50,000	-	-	50,000
Annualization	401,700	-	-	401,700
New / Growth Staff & Programs	824,900	112,200	379,200	1,316,300
Property Tax Assessment Growth	(1,935,100)	-	-	(1,935,100)
Unsustainable Funding Sources	577,900	-	-	577,900
2019 Draft Operating Budget – Tax Levy Impact	\$2,837,300	\$112,200	\$379,200	\$3,328,700

**New Staff Requests*

Detailed information was previously provided to Council Members on January 18, 2019 in the form of the "Annual Budget Binder." Members were also invited to meet with senior Departmental and/or Financial Services staff to gain a greater understanding of the budget overview, pressures, binder content, and process.

Financial/Staffing/Other Implications:

The 2019 Draft Operating Budget is proposing a tax levy increase of \$3.3 million (2.98%). The annual average household tax bill impact would be approximately \$56.61.

The Annual Operating Budget consists of three components:

1. Town Services
2. Richmond Hill Public Library Board (New Staff Requests)
3. Fire Master Plan (New Staff Requests)

Page 4

Town Services is comprised of all Richmond Hill service areas: Community Services, Environment and Infrastructure Services, Corporate and Financial Services, Planning and Regulatory Services, Office of the Chief Administrative Officer and Corporate Accounts. Town Services also includes Richmond Hill Public Library Board's base budget increases and annualized costs from the 2018 approved budget.

Total Operating Budget

The 2019 proposed budget requires a Tax Levy increase of \$3.3 million: \$2,837,300 (2.54%) increase for Town Services and \$112,200 (0.1%) for the Richmond Hill Public Library Board (New Staff Requests) and \$379,200 (0.34%) for Fire Master Plan (New Staff Requests).

	2018 Budget	2019 Budget	Inc /(Dec)
Expenditures			
Personnel			
Personnel - Permanent	\$ 99,774,470	\$ 104,817,500	\$ 5,043,030
Personnel - Casual	13,509,400	13,810,600	301,200
	<u>\$ 113,283,870</u>	<u>\$ 118,628,100</u>	<u>\$ 5,344,230</u>
Non-Personnel			
Contracts, Services	\$ 22,825,800	\$ 22,983,900	\$ 158,100
Materials, Supplies	21,956,830	22,369,230	412,400
Other Expenditures	4,840,500	4,824,400	(16,100)
To Reserve & Reserve Funds	11,908,400	12,573,100	664,700
	<u>\$ 61,531,530</u>	<u>\$ 62,750,630</u>	<u>\$ 1,219,100</u>
Total Expenditures	<u>\$ 174,815,400</u>	<u>\$ 181,378,730</u>	<u>\$ 6,563,330</u>
Revenues			
User Fees & Fines	\$ (36,306,700)	\$ (37,700,130)	(1,393,430)
Investment Income	(6,203,200)	(5,870,000)	333,200
Grants, Donations	(1,782,300)	(1,660,100)	122,200
From Reserve & Reserve Funds	(11,019,200)	(10,718,100)	301,100
From Other Internal Sources	(6,389,200)	(7,051,800)	(662,600)
Non-Taxation Revenue	<u>\$ (61,700,600)</u>	<u>\$ (63,000,130)</u>	<u>\$ (1,299,530)</u>
Net Budget Before Tax Levy	\$ 113,114,800	\$ 118,378,600	5,263,800
Taxation	(113,114,800)	(115,049,900)	(1,935,100)
Tax Levy Increase	<u>\$ -</u>	<u>\$ 3,328,700</u>	<u>\$ 3,328,700</u>

Page 5

Proposed Taxation Revenue

Taxation revenue comprises of four components – assessment growth, Capital Asset Sustainability Levy, supplementary taxes, and budget related increases. It has been budgeted to increase by \$5.3M. Assessment growth is the result of an increasing number of assessable properties and structures within Richmond Hill. The taxation revenue assessment base grew by 1.76% in 2019 resulting in additional taxation revenue of \$1.93 million. Supplementary taxes are budgeted at \$1.43 million in 2019, the same as the prior year.

The taxation revenue budget includes:

Property Tax Levy

2018 Base Assessment	\$ 109,709,400
2019 Assessment Growth	1,935,100
2019 Budget Related Increase	<u>3,328,700</u>
2019 Property Tax Levy	\$ 114,973,200

Capital Asset Sustainability Levy

2018 Base Levy	\$ 3,115,200
2019 Increase	<u>1,116,400</u>
2019 Capital Asset Sustainability Levy	\$ 4,231,600

Supplementary Taxes

2018 Base Supplementary Taxes	\$ 1,430,000
2019 Increase	<u>-</u>
2019 Supplementary Taxes	\$ 1,430,000

Senior's Tax Grants

The Town of Richmond Hill provides a Seniors Tax Assistance Grant for qualified senior homeowners. To be eligible, the individual must have been a Richmond Hill resident for at least one year prior to the date of application, and in receipt of the Guaranteed Income Supplement as provided under the Old Age Securities Act (Canada). The 2018 grant was \$387. The grant is indexed to the tax rate increase set by the Town of Richmond Hill. The grant will increase by \$12 to \$399 per eligible applicant in 2019.

Municipal Impact of the Tax Rate Increase to Resident Taxpayer

Every four years, the Municipal Property Assessment Corporation (MPAC) is responsible for updating all the property assessment values in the Province, of which the changes are then phased-in over four years. It is important to note that assessment value changes do not affect the total amount of taxes received by the municipality. The property tax rates are re-evaluated annually to provide the same tax revenue. There may be fluctuations however, between homeowners, where some may increase and some may decrease, depending on how their property assessment has changed compared to the municipal average. In 2016, the Municipal Property Assessment Corporation (MPAC) released New Current Property Value Assessments (CVA) to be phased-in over the next 4 years for the taxation years 2017 through to 2020. The CVA value for the average single, detached residential property in Richmond Hill is

Page 6

\$1,148,000. This same property in 2019 will have a phased-in assessment value of \$1,049,500 and will see an annual impact of \$56.61 on the municipal portion of the tax bill, which is comprised of budgetary pressures from Town Services of \$48.25, Richmond Hill Public Library Board (new requests) of \$1.91 and Fire Master Plan (new requests) of \$6.45. In addition, the average residential property owner will see an increase on their tax bill of \$24.44 attributed to the Capital Asset Sustainability Fee.

Estimated Tax Impact	Town Services	RHPLB (New Requests)	Fire Master Plan (New Requests)	Town Portion of Tax Bill	Capital Asset Sustainability Fee
Annual	\$48.25	\$1.91	\$6.45	\$56.61	\$24.44
Monthly	4.02	0.16	0.54	4.72	2.04
Daily	0.13	0.01	0.02	0.16	0.07
2019 Average Tax Bill				\$1,956.15	\$71.44

Actual percentage rates for each individual property may vary (higher or lower) due to changes in assessment levied by Municipal Property Assessment Corporation (MPAC); whether the property is residential, non-residential, or exempt; and the impact of tax ratios approved by the Region which are consistent with broader economic objectives.

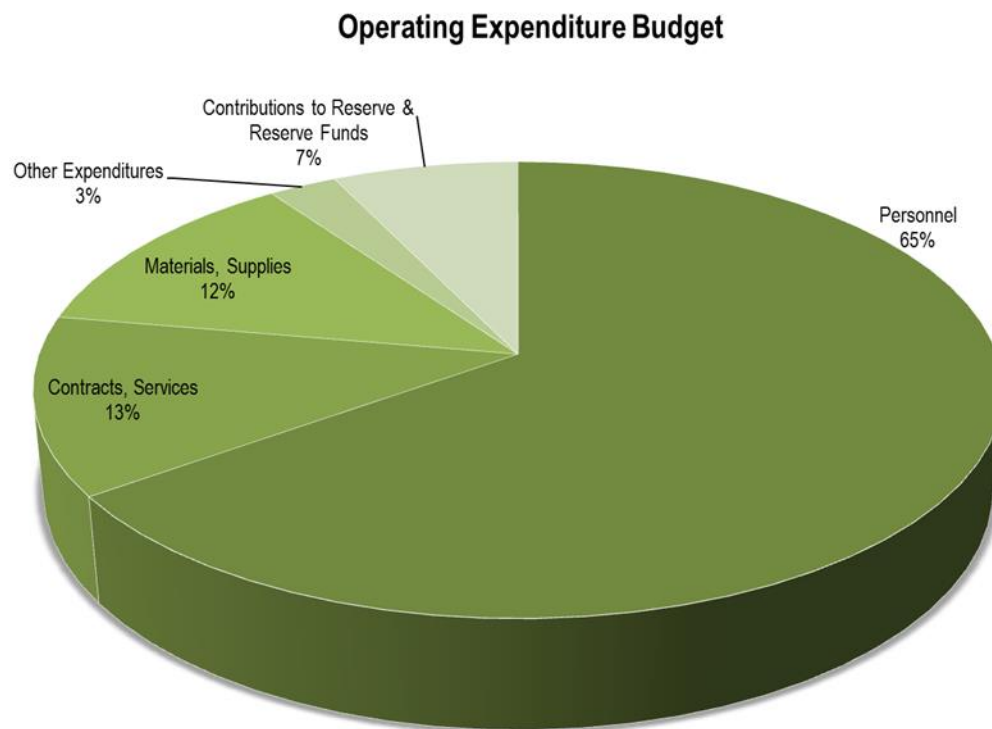
Page 7

Operating Budget – Town Services

The 2019 Town Services Draft Operating Budget (Appendix “A”) proposes a net budget increase of \$2,837,300, or 2.54%, over the prior year. In total, 11 new full-time staffing requests are included for in the operating budget.

Operating Expenditures

The total expenses included in the 2019 Draft Operating Budget is \$180.9 million. The major operating expenditures are comprised of Personnel costs (\$118.1 million), Contract/Services (\$23.0 million) and Materials and Supplies (\$22.4 million), each representing 65%, 13% and 12% respectively.

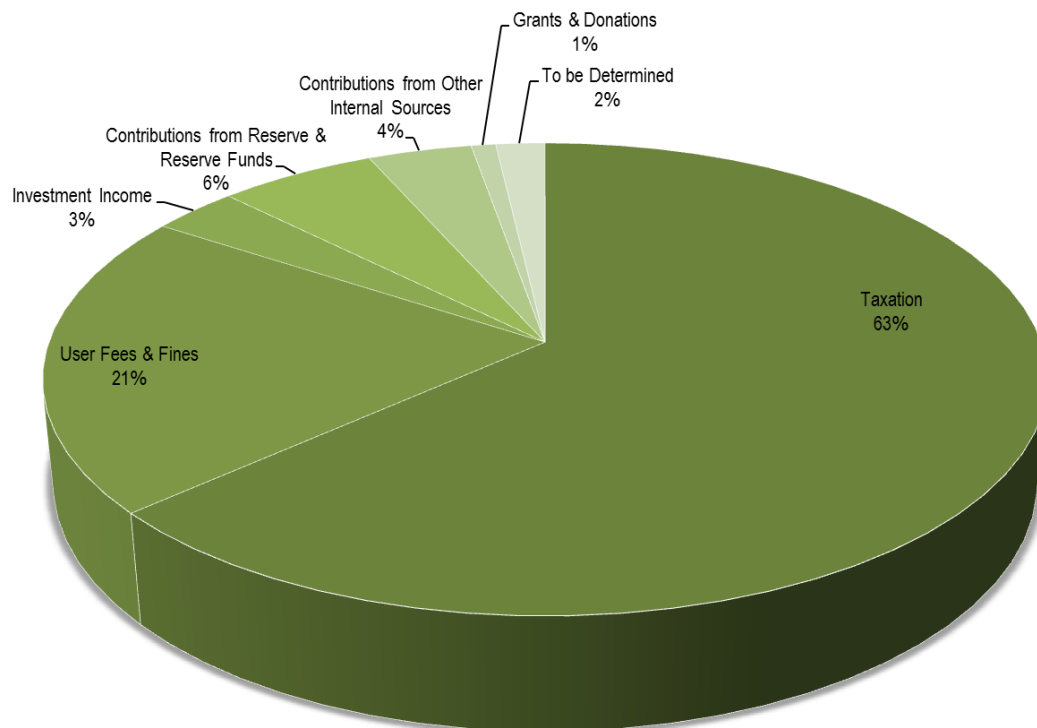


Page 8

Operating Revenues

The main source of the Town's revenue is from Taxation and User Fees and Fines as graphically depicted below as 63% and 21% respectively. Other sources of revenue include Contributions from Reserve and Reserve Funds (6%), Other Internal Sources (4%), and Investment Income contributes (3%).

Operating Revenue Budget



Town Services – Base Pressures

These pressures are generally inflationary in nature for maintaining service levels. Efficiencies and savings will also be reflected here.

Base Expenditures

Base expenditure pressures are about \$4.6 million for 2019 (Appendix 'A'). Personnel expenditure pressures include cost of living adjustment provisions, adjustments to benefit rates and step-rate increases. The Town's Contracts/Services budget saw a reduction, mainly due to the new Miller Waste contract for refuse/recycling collections services, which generated savings of \$300,000.

Page 9

All base expenditure budgets were reviewed and scrutinized to ensure they were to contracted rates, reflect any program efficiencies, and are in-line with actual costs of the last three years.

Base Revenues

User fees and fines revenues are budgeted to increase by \$1,025,430. The additional revenues are a result of the Tariff of Fees update, increased demand on general & recreation programs and site plan/subdivision processing and maintenance revenues. The increase in fees during the annual review of Tariff of Fees update took into consideration the reduced reliance in reserve funding for the Bill 148 (Fair Workplaces and Better Jobs Act) legislation impact.

There was a decrease in transfers from reserves and reserve funds primarily due to reduced contributions in funding portions of the compensation review approved in 2017, which is to be phased out over a two year period, and the financial implications of Bill 148. Also, Bill 148 was addressed through the annual review of the Tariff of Fees by-law process.

Transfers from internal sources include an additional \$627,000 transfer from the Water and Wastewater Fund as a result of additional efforts and resources identified in the Operating Fund for Water and Wastewater activities as identified in the approved Financial/ Rate Study review.

Town Services – Growth Pressures

The growth impact to the budget is a net revenue of (\$708,500). This category reflects the provision of the same level of service but to a growing community reflective of larger volumes or higher level of activities. Growth pressures include cost annualizations of partial year funding for resources approved in 2018, new resources and programs in the 2019 budget, and mitigated with the taxation revenue increase from property assessment growth.

The Town Services Operating Budget includes 11 new and converted positions, as well as casual and contract staffing resources to support the provision of existing services to a growing community. The 2019 staff asks have been minimized to ensure Council direction has been met (see list in Appendix “B”).

In 2019, the property assessment growth is expected at 1.76%, generating additional \$1,935,100 in taxation revenue.

Town Services – Legislated Pressures

The financial impact of new legislation on how municipal services are provided includes additional firefighter certification on water/ice and trench rescues, which contributed \$40,000, of the Town's total \$50,000 budget increase.

In the second half of 2018, recreational cannabis was legalized in Ontario prompting additional communication and educational requirements on cannabis usage. The Town has received Provincial Grant monies to offset these costs.

Page 10

Town Services – Unsustainable Funding Sources

As initially approved in the 2016 Budget and continued in the 2019 Budget, staff are reducing the revenue budget on items that have historically been unachievable, or that are unsustainable going forward. Staff have incorporated year four of the five-year plan to reduce the reliance on the Tax Rate Stabilization Reserve as part of eliminating the old Growth Rate Stabilization Strategy.

With the continued low interest rate environment, the draft budget reflects a decrease in investment income by \$333,200, which represents year three of a three-year phase-in plan to reduce Investment Income by \$1 million. This is in an effort to align the current \$6.2 million investment income budget to a level that is closer to actual short term returns.

Richmond Hill Public Library Board & Fire Master Plan (New Staff Requests)

The Richmond Hill Public Library Board budget includes three full-time staffing requests: Library Technologies Specialist, Administrative Assistant and Library Technician - RG. The new staffing requests under the Fire Master Plan include costs for 8 firefighters and 1 Emergency Management Coordinator (see list in Appendix “B”).

Capital Asset Sustainability Fee

Continuing with the Capital Asset Sustainability Strategy adopted by Council as part of the 2016 Operating Budget, the Capital Asset Sustainability Fee is applied to support the repair and replacement of capital assets, as outlined in the Town’s Asset Management Plan. In prior years, the levy was applied as a flat rate with annual increases of approximately \$15 per account each year (factoring in growth and inflation). However, as per Council motion, the levy will be applied in 2019 based on Current Value Assessment (CVA), similar to the application of the municipal tax levy.

The current tax bill lists the assessed property value, property tax rates and taxes for each of the following: the Town of Richmond Hill, the Region of York and the Province. The Capital Asset Sustainability fee will be included as part of the Town’s taxation portion. The 2019 increase will generate an additional \$1,116,400 for future capital asset funding for a total budget of \$4,231,600. The CVA value for an average single, detached residential property in Richmond Hill is \$1,148,000, with a phased-in 2019 assessment value of \$1,049,500. The owner of this average residential property would see an impact of \$71.44, for the Capital Asset Sustainability fee, included in their 2019 Town portion of the tax bill.

Financial Outlook and Staffing Plan

One of the Town’s budget principles relates to detailed long-term and short-term planning. The multi-year financial outlook is one of the planning tools used by Council and staff. The provision of a multi-year financial outlook ensures that Council is provided with a financially prudent outlook of the future implications of decisions made in the present.

Page 11

Appendix “C” provides an updated operating financial outlook based on the proposed 2019 budget and 2020-2022 for Town Services, Richmond Hill Public Library Board and Fire Master Plan new staff requests. The schedule includes:

- elimination of Growth Rate Stabilization Strategy by 2020;
- that the tax rate pressure shown for each year is approved and incorporated into the base revenues of the next year; and
- that no surpluses/deficits are expected.

Base budget forecast for The Town of Richmond Hill includes inflationary and growth pressures estimated at 1.75% for annual inflation and a 1.0% factor on non-tax revenue growth. Assessment growth has been conservatively forecasted at 1.50% for 2020 to 2022.

Over the three-year forecast period (2020-2022) potential annual Tax Levy increases range from \$2.2 million to \$3.8 million:

	Draft Budget		Outlook		
	2019	2020	2021	2022	
Town Services					
Base	\$ 2,917,900	\$ 2,251,340	\$ 2,483,900	2,428,100	
Legislated	50,000	17,500	23,000	2,500	
Annualization	401,700	876,500	224,650	248,800	
Growth	824,900	1,756,300	1,038,300	993,600	
Assessment Growth	(1,935,100)	(1,724,600)	(1,807,100)	(1,870,000)	
Unsustainable Funding Sources	577,900	244,700	-	-	
	<u>\$ 2,837,300</u>	<u>3,421,700</u>	<u>1,962,800</u>	<u>1,803,000</u>	
Richmond Hill Public Library Board (New Staffing Requests)	112,200	151,100	219,600	205,700	
Fire Master Plan (New Staffing Requests)	379,200	202,000	205,100	208,100	
Tax Levy Increases	\$ 3,328,700	\$ 3,774,800	\$ 2,387,500	\$ 2,216,800	
Tax Rate Increase	2.98%	3.23%	1.95%	1.75%	

The Outlook anticipates annual increases ranging from \$2.21 million to \$3.77 million (see Appendix “C”) due to annualized impacts of approved new resources and forecasted costs for future resources and programming requirements to support the Town of Richmond Hill’s various Strategic Plan initiatives.

Page 12

2019 Draft Water, Wastewater & Stormwater Budgets

Included in the 2019 Draft Water, Wastewater & Stormwater Budgets is the proposed Water and Wastewater combined retail rate increase of 7.5% (effective April 1, 2019), largely driven by a 9% wholesale rate increase for water and wastewater, charged by the Region of York. The budget also proposes a 9% increase for Stormwater.

Water & Waste Services

The 2019 Draft Water and Wastewater Budget provides for:

- 7.5% combined Water & Wastewater retail rate increase effective April 1, 2019 mainly due to a combined wholesale rate increase of 9% from the Region of York, which accounts for 73% of this budget.
- Greater transfers to the Operating Fund to reflect increased workflow activity toward Water & Wastewater functions.
- Increased contribution to the Repair & Replacement Reserve Fund to continue the legislated requirement of providing for full replacement funding of Water & Wastewater assets

The draft By-law No. 15-19 in Appendix E shows the new combined retail rate of \$4.7424 per cubic metre, a water service only rate of \$1.9667 per cubic metre and a flat rate at \$253.28 per quarter for wastewater services only effective April 1, 2019. While all properties in the Town of Richmond Hill are required to have a water meter installed, periodically a property becomes occupied before the meter is installed. In these instances, those properties without a water meter will be charged a flat rate of 1 cubic metre per day at the current combined water & wastewater retail rate. The rate increase continues to be consistent with the legislatively required Safe Drinking Water Act, 2002, Ontario Regulation 453/07. The budget also incorporates the results of the approved Financial/Rate Study completed by staff in 2017.

Stormwater Management Services

The budget proposes a 9% increase for stormwater management. The Stormwater Management Rate was adopted by Council in 2013. The basis of the rate was presented in the report, Stormwater Management Financing Feasibility Study (SRCFS.13.007). The proposed increase takes the annual rate per residential home owner from \$67.84 to \$73.95 and from \$197.10 to \$214.83 for non-residential, multi-residential and condominiums.

The required public notice was provided on February 12 and 19, 2019 for the February 26, 2019 Special Council meeting at which this budget is recommended for adoption. Council adoption of the 2019 Draft Water, Wastewater & Stormwater Budgets will facilitate the proposed retail charges to be effective for April billings.

Reserves and Reserve Funds Budget

Appendix “F” provides an overview of the transfers to and from Reserves and Reserve Funds that are included in the Operating Budgets.

Page 13

Resolution to Exclude Amortization and Post-Employment Expense Budgets

Accounting regulations require municipalities to report on financial statements expenses traditionally not included in the operating budget. Ontario Regulation 284/09, Budget Matters – Expenses, allows the Town of Richmond Hill to continue to budget on a basis other than based on accounting regulations, and exclude amortization and post-employment benefits related expenses. Before adopting a budget that excludes such expenses, Council must pass a resolution on a report (Appendix “G”) that outlines the impact to the accumulated surplus, and the impact on the future tangible capital asset funding requirements of the municipality.

Relationship to the Strategic Plan:

The Town of Richmond Hill’s annual Operating Budget reflects the overall use and wise management of resources, and should be considered the annual financial reflection of the Town’s Strategic Plan. The Strategic Plan goals are represented in the annual budget process through:

- Stronger Connections in Richmond Hill not only through the efficient provision of services common to all residents but also from the methods used to reach out to the public for budget input. Suggestions and feedback from residents and businesses are an important part of the Town’s budget process.
- Better Choice in Richmond Hill as reflected in the mosaic of service options available to the residents from transportation through the Town to the various recreation programs offered. Better choice also reflects the common services all residents have come to depend on, be it with Fire Emergency services or prompt winter maintenance of roads and sidewalks. The annual budget communicates the details of the high-quality services that Richmond Hill residents and businesses are accustomed.
- A more vibrant Richmond Hill is also made apparent through the budget process with many cultural, recreational and creative programs and initiatives included in the annual budget.

Conclusion:

This report includes a summary of the 2019 Draft Operating Budgets:

- The 2019 Operating Budget provides for a Municipal Tax Levy of \$114,973,200 (excluding supplementary taxes) which includes a \$3.3 million (2.98%) budgetary increase over 2018.
- The provision of a Special Levy generates an additional \$1.1 million, to a total of \$4.2 million, for Capital Asset Sustainability (reflective of a 1% tax rate equivalent increase).

Page 14

- Effective April 1, 2019, the retail rate for water & wastewater services is recommended to be increased by 7.5% and the stormwater management rate is recommended to be increased by 9% in order to provide full cost recovery for water, wastewater & stormwater functions and replacement funding of related assets to support future sustainability of the water, wastewater & stormwater infrastructure.

Attachments:

The following attached documents may include scanned images of appendices, maps and photographs. If you require an alternative format, please call contact person listed in this document.

Appendix A: Operating Budget Pressures

Appendix B: New Staffing Resources

Appendix C: 2020 - 2022 Financial Outlook

Appendix D: By-Law to adopt the 2019 Town Services Operating Budget

Appendix E: By-Law to adopt the 2019 Water, Wastewater & Stormwater Budget

Appendix F: 2019 Application of Reserve and Reserve Fund Transfers in the Budget

Appendix G: Compliance Report under O. Reg. 284/09, Budget Matters – Expense

Report Approval Details

Document Title:	SRCFS.19.005 2019 Operating Budgets.docx
Attachments:	<ul style="list-style-type: none">- SRCFS.19.005 Appendix A - Operating Budget Pressure.pdf- SRCFS.19.005 Appendix B - New Staffing Resources.pdf- SRCFS.19.005 Appendix C - 2020-2022 Financial Outlook.pdf- SRCFS.19.005 Appendix D - By-Law No. 14-19.pdf- SRCFS.19.005 Appendix E - By-Law No. 15-19.pdf- SRCFS.19.005 Appendix F - 2019 Application of Reserve and Reserve Fund Transfers in the Budget.pdf- SRCFS.19.005 Appendix G - Compliance Report under O. Reg. 28409, Budget Matters – Expenses.pdf
Final Approval Date:	Feb 4, 2019

This report and all of its attachments were approved and signed as outlined below:

David Dexter - Feb 4, 2019 - 10:36 AM

MaryAnne Dempster - Feb 4, 2019 - 10:43 AM

Neil Garbe - Feb 4, 2019 - 10:54 AM