



Staff Report for Budget Committee of the Whole Meeting

Date of Meeting: January 28, 2020

Report Number: SRCFS.20.002

Department: Corporate and Financial Services

Division: Financial Services

Subject: **SRCFS.20.002 – 2020 Draft Operating Budget**

Purpose:

To present the City of Richmond Hill's 2020 Draft Operating Budgets for Council Approval.

Recommendation(s):

- a) That the 2020 City Operating Budget;
 - i. Summarized in Appendix "A" with a recommended budget increase of \$1,162,900 and a total tax levy of \$117,211,700 (excluding supplementary taxes), be adopted;
 - ii. That the 2020 Seniors Tax Assistance Grant be increased to \$404;
 - iii. That the draft By-law No. 2-20, attached as Appendix "D", be enacted to adopt the 2020 City Operating Budget.
- b) That the Capital Asset Sustainability Fee budget increase of \$1,160,500 and total fee levy of \$5,392,100 for the 2020 taxation year, be adopted;
- c) That the draft By-law No. 3-20, attached as Appendix "E" be enacted to adopt the 2020 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 2020 Draft Budget.

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Contact Person:

David Dexter, Director of Financial Services/Treasurer, extension 2484

Andrew Li, Financial Management Advisor, extension 3646

Report Approval:

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

Approved by: Neil Garbe, City Manager

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

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Background:

The 2020 Operating Budget is scheduled to be deliberated at the Budget Committee of the Whole (BCW) on January 28, 2020. This report provides an overview of the final draft, and requests Council's approval of the 2020 Operating Budget.

Operating Budget Strategy

The Draft 2020 Operating Budget reflects the Council adopted budget strategy endorsed by the Budget Committee of the Whole (BCW) recommendations from the June 26, 2019 meeting. The approved 2020 Draft Operating Budget Strategy includes the following objectives and directives:

1. Maintains existing service levels
2. Includes items that provide for:
 - a. Annualizations of prior years' approved resource additions;
 - b. Impacts from development growth;
 - c. Legislated changes; and
 - d. Continued phased reductions of the Growth Rate Stabilization Strategy, Investment Income as well as phased-in Public Works Enhancements
3. Continues to apply the Capital Sustainability Levy Strategy;
4. Updates the Three-Year Financial Outlook for the years 2021 to 2023 ; and
5. Maintains the tax rate impact at 1%.

The proposed 2020 Operating Budget, as presented in this report, meets all of these directions.

Operating Budget Preparation and Senior Management Review

Staff developed departmental work plans reflective of the City's Strategic Plan requirements for 2020 and derived Operating Budget requests consistent with Council's budget objectives and guidelines. The 2020 Draft Operating Budget requests were subject to ongoing in-depth review and scrutiny by the Executive Leadership Team.

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Budget Committee of the Whole Review

At the January 28, 2020 BCW meeting, staff will present an overview of the 2020 Draft Consolidated Operating Budget reflecting a \$1.163 million tax levy increase (1.0%) which includes the financial impact of City Services and Richmond Hill Public Library Board (RHPLB).

| 2020 Tax Levy Impact – Budget Pressures | | |
|--|-----------|------------------|
| Base | \$ | (412,800) |
| Legislated | | 5,500 |
| Annualization | | 1,059,500 |
| New / Growth Programs | | 1,489,200 |
| Property Tax Assessment Growth | | (2,093,300) |
| Unsustainable Funding Sources | | 1,114,800 |
| 2020 Draft Operating Budget - Tax Levy Impact | \$ | 1,162,900 |

At the October 22, 2019 BCW meeting, staff provided a 2020 Operating Budget update to Council highlighting the main areas of focus in order to achieve a budget increase of no more than 1.0%. The internal direction given was to increase user fees by up to 5%, refrain from any new staff additions and to find saving/efficiencies of 2% in non-personnel costs while considering recommendations from the Province funded third party review. As part of the Province’s Audit & Accountability initiative, the City hired consultants from Deloitte to perform the review and the results were presented at the November 26, 2019 BCW meeting. The report identified savings between \$1.7 million to \$3.8 million, of which a large portion of the recommendations were already in progress and incorporated into the 2020 draft budget. Details of the report can be found in the staff report (SRCM.19.15). Also, at the November 26th meeting, draft budget numbers were presented that reflected a 1.0% increase.

Detailed information was previously provided to Council Members on the week of January 13, 2020 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 2020 Draft Operating Budget is proposing a tax levy increase of \$1.163 million (1%). The annual average household tax bill impact would be approximately \$21.57.

Page 5**Total Operating Budget**

The 2020 proposed budget requires a Tax Levy increase of \$1,162,900 i.e. 1.0% increase.

| | 2019 Budget | 2020 Budget | Inc /(Dec) |
|---|-------------------------------|-------------------------------|------------------------------|
| Expenditures | | | |
| Personnel | | | |
| Personnel - Permanent | \$ 106,389,100 | \$ 113,025,300 | \$ 6,636,200 |
| Personnel - Casual | 11,828,100 | 10,961,700 | (866,400) |
| | <u>\$ 118,217,200</u> | <u>\$ 123,987,000</u> | <u>\$ 5,769,800</u> |
| Non-Personnel | | | |
| Contracts, Services | \$ 22,983,900 | \$ 22,569,200 | \$ (414,700) |
| Materials, Supplies | 22,823,800 | 22,673,200 | (150,600) |
| Other Expenditures | 4,833,400 | 5,644,600 | 811,200 |
| To Reserve & Reserve Funds | 10,646,700 | 9,974,000 | (672,700) |
| | <u>\$ 61,287,800</u> | <u>\$ 60,861,000</u> | <u>\$ (426,800)</u> |
| Total Expenditures | <u>\$ 179,505,000</u> | <u>\$ 184,848,000</u> | <u>\$ 5,343,000</u> |
| Revenues | | | |
| User Fees & Fines | \$ (37,882,400) | \$ (39,198,300) | (1,315,900) |
| Investment Income | (5,870,000) | (5,050,000) | 820,000 |
| Grants, Donations | (1,660,100) | (1,636,900) | 23,200 |
| From Reserve & Reserve Funds | (11,655,200) | (12,692,600) | (1,037,400) |
| From Other Internal Sources | (7,051,800) | (7,628,500) | (576,700) |
| Non-Taxation Revenue | <u>\$ (64,119,500)</u> | <u>\$ (66,206,300)</u> | <u>\$ (2,086,800)</u> |
| Net Budget Before Tax Levy | <u>\$ 115,385,500</u> | <u>\$ 118,641,700</u> | <u>3,256,200</u> |
| Taxation (incl. Supplementary Taxes) | (115,385,500) | (117,478,800) | (2,093,300) |
| Tax Levy Increase | <u>\$ -</u> | <u>\$ 1,162,900</u> | <u>\$ 1,162,900</u> |

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Proposed Taxation Revenue

Taxation revenue comprises of four components – assessment growth, Capital Asset Sustainability Levy, supplementary taxes, and budget related increases. In total, it has been budgeted to increase by \$3.3 million. Assessment growth is the result of an increasing number of assessable properties and structures within Richmond Hill. The taxation revenue assessment base grew by 1.84% in 2020 resulting in additional taxation revenue of \$2.1 million. Supplementary taxes are budgeted at \$1.43 million in 2020, the same as the prior year.

The taxation revenue budget includes:

| Property Tax Levy | |
|--|--------------------|
| 2019 Base Assessment | \$ 113,955,500 |
| 2019 Base Supplementary Taxes | <u>1,430,000</u> |
| 2019 Base Taxation | \$ 115,385,500 |
| | |
| 2020 Assessment Growth | 2,093,300 |
| 2020 Budget Related Increase | <u>1,162,900</u> |
| 2020 Property Tax Levy | \$ 118,641,700 |
| | |
| Subtract: 2020 Supplementary Taxes | <u>(1,430,000)</u> |
| Total Tax Levy (excl. Supplementary Taxes) | \$ 117,211,700 |
| | |
| Capital Asset Sustainability Levy | |
| 2019 Base Levy | \$ 4,231,600 |
| 2020 Increase | <u>1,160,500</u> |
| 2020 Capital Asset Sustainability Levy | \$ 5,392,100 |

Senior's Tax Grants

The City 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 2019 grant was \$400. The grant is indexed to the tax rate increase as set by the City of Richmond Hill. In 2020, the grant will increase by \$4 to \$404 per eligible applicant.

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. However, there may be fluctuations between individual homeowners, where some may increase and some may decrease, depending on how their property assessments have changed

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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 \$1,148,000 and this property would see an annual impact of \$21.57 on the municipal portion of the tax bill. In addition, the average residential property owner will see an increase on their tax bill of \$21.53 attributed to the Capital Asset Sustainability Fee.

| Estimated Tax Impact | City Portion of Tax bill | Capital Asset Sustainability Fee |
|------------------------------|--------------------------|----------------------------------|
| Annual | \$ 21.57 | \$ 21.53 |
| Monthly | 1.80 | 1.79 |
| Daily | 0.06 | 0.06 |
| 2020 Average Tax Bill | \$ 1,989.24 | \$92.97 |

Actual percentage rates for each individual property may vary (higher or lower) due to changes in assessments 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.

2020 Operating Budget Process

In order to meet the Council's direction of no more than a 1% tax rate increase, staff focused on three main areas as described below:

- 1) Increase user fee revenues by up to 5%, while considering cost recovery, affordability to residents and comparability to other neighbouring municipalities. The 2020 draft budget reflects \$1,315,900 in additional user fee revenue.
- 2) No new staff additions. Review alternatives to manage staffing needs through reorganizations and efficiencies found from technology updates. The 2020 draft budget includes no new staff additions.
- 3) Find savings and efficiencies in non-personnel costs and consider the findings identified in the Province funded third party review of non-personnel expenses. The 2020 draft budget includes \$2.79 million in savings and efficiencies, detailed in Appendix "B" and categorized as follows:
 - a. Administrative efficiencies & savings: (\$1,135,800)
 - b. Savings from Richmond Hill Public Library: (\$744,600)
 - c. Savings from technology and related contracts: (\$473,700)
 - d. Savings on facilities and building costs: (\$342,200)
 - e. Savings from cancelled or reduced programs: (\$94,400)

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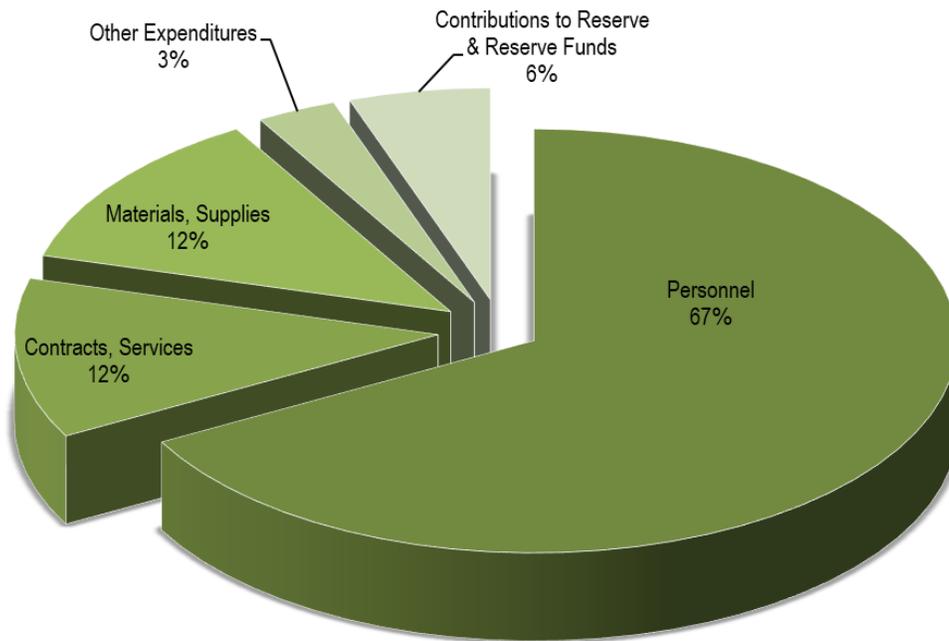
Operating Budget – City Services

The 2020 City Services Draft Operating Budget (Appendix “A”) proposes a net budget increase of \$1,162,900, or 1.0%, over the prior year.

Operating Expenditures

The total expenses included in the 2020 Draft Operating Budget is \$184.8 million. The major operating expenditures are comprised of Personnel costs (\$123.9 million), Contract/Services (\$22.5 million) and Materials and Supplies (\$22.6 million), each representing 67%, 12% and 12% respectively.

Operating Expenditure Budget

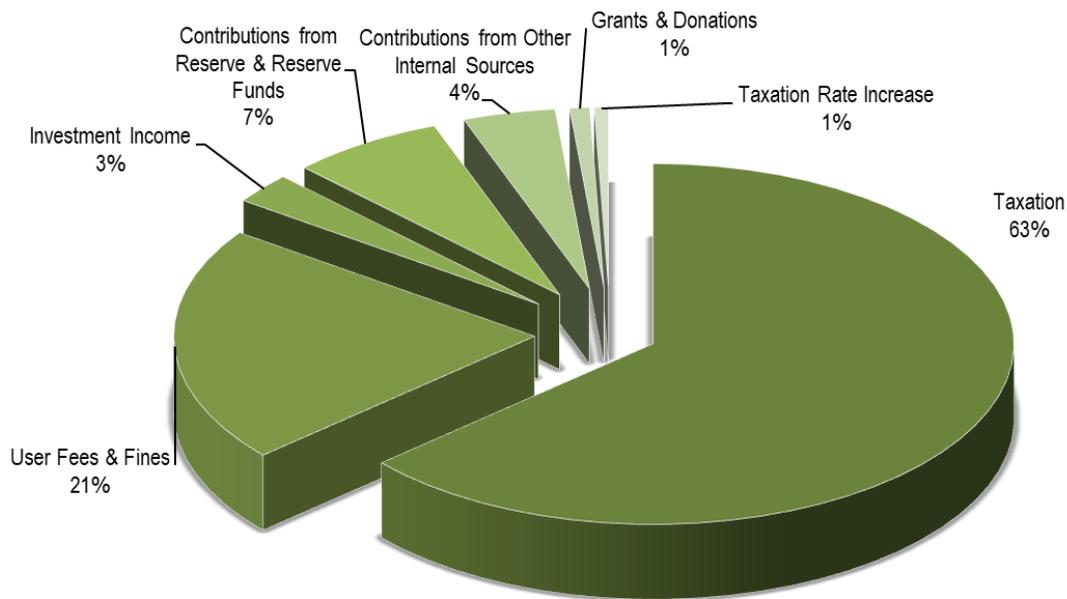


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Operating Revenues

The main source of the City'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 (7%), Other Internal Sources (4%), and Investment Income contributes (3%), and Grants & Donations (1%), and Taxation Rate Increase (1%).

Operating Revenue Budget



City Services – Base Pressures

Base pressures are generally inflationary in nature and are essential in maintaining service levels. Efficiencies and savings identified are reflected as an adjustment to the base.

Base Expenditures

Base expenditure pressures in 2020 are \$491,200 and detailed in Appendix 'A'. Personnel expenditure pressures of \$2.39 million includes cost of living adjustments, benefit rates changes and employee step-rate increases.

In relation to non-personnel expenditures, staff were tasked with reviewing and identify savings and efficiency opportunities. Staff identified savings and efficiencies totaling \$2.79 million, which are reflected in this budget.

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The City also took advantage of the Province's Audit and Accountability program, which provided funding for a third-party review of non-personal costs. The program was marketed to find up to 4% savings in non-personal costs. The third party review identified savings/efficiencies of between \$1.7 million and \$3.8 million of which large portions of the recommendations were savings / efficiencies "in-flight" and reflected in this Draft Budget. With \$2.79 million of savings and efficiencies proposed in the Draft 2020 Budget, there remains about \$1 million (at most) in savings to explore in future years.

Base Revenues

User fees and fines revenues are budgeted to increase by \$1,242,000. The additional revenues are the results of the Tariff of Fees update, increased demand on general & recreation programs and site plan/subdivision processing and maintenance revenues.

Transfers from reserves and reserve funds decreased largely due to 2019 being the final year of the phased-in funding for the 2018 compensation review.

Transfers from internal sources include an additional \$571,600 transfer from the Water and Wastewater Fund due to additional efforts and resources identified in the Operating Fund for Water and Wastewater activities.

Growth Pressures

The net growth impact to the budget is \$455,400. This category reflects the provision of the same level of service but to a growing community reflective of larger volumes or higher levels of activities. Growth pressures include cost annualizations of partial year funding for resources approved in 2019, as well as new resources and programs in the 2020 budget. The added costs are mitigated with the taxation revenue increase from property assessment growth.

In 2020, the property assessment growth will be 1.84%, generating additional \$2,093,300 in taxation revenue.

Legislated Pressures

The financial impact of new legislation on how municipal services are provided includes an additional \$5,500 for health examinations for staff, in order to obtain licenses to operate fire vehicles.

Unsustainable Funding Sources

As initially approved in the 2016 Budget and continued in the 2020 Budget, staff are reducing the revenue budget on items that have historically been unachievable, or that are unsustainable going forward.

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Staff have incorporated year five 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 \$820,000, which represents year one of a three-year phased reduction of Investment Income by \$2.5 million. This is in an effort to align the current \$5.87 million investment income budget to a level that is closer to actual short-term investment returns (i.e. \$3.4 million).

Richmond Hill Public Library Board

RHPL operates under the direction of a Library Board appointed by the Council at the City of Richmond Hill. The Board is governed by the *Public Libraries Act*. The Richmond Hill Public Library Board's 2020 Draft Operating Budget is \$8.5 million. The total expenditure budget is \$10.3 million and the total revenue budget is \$1.8 million. The net budget is funded from municipal property taxes and reflects a decrease of \$744,600.

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 City's Asset Management Plan.

The current tax bill lists the assessed property value, property tax rates and taxes for each of the following: the City of Richmond Hill, the Region of York and the Province. The Capital Asset Sustainability fee will be included as part of the City's taxation portion. The 2020 increase will generate an additional \$1,160,500 for future capital asset funding for a total budget of \$5,392,100. The CVA value for an average single, detached residential property in Richmond Hill is \$1,148,000, fully phased-in in 2020. The owner of this average residential property would see a total charge of \$92.97 for the Capital Asset Sustainability fee included in their 2020 City portion of the tax bill, which represents a \$21.53 increase from the prior year.

Financial Outlook and Staffing Plan

One of the City'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.

Appendix "C" provides an updated operating financial outlook based on the proposed 2020 budget and 2021-2023. The schedule includes:

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- 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 outlook for the City includes inflationary and growth pressures estimated at 2% and a 2% factor on non-tax revenue growth. Assessment growth has been conservatively forecasted at 1.50% for 2021 to 2023.

| | 2020 Draft Budget | 2021 Outlook | 2022 Outlook | 2023 Outlook |
|--------------------------------------|----------------------|---------------------|---------------------|---------------------|
| City Services | | | | |
| Base | \$ (412,800) | \$ 2,479,500 | \$ 2,679,700 | \$ 2,883,900 |
| Legislated | 5,500 | - | - | - |
| Annualization | 1,059,500 | - | 711,600 | 722,300 |
| Growth | 1,489,200 | 1,101,400 | 1,107,600 | 1,140,200 |
| Assessment Growth | (2,093,300) | (1,758,200) | (1,824,200) | (1,904,000) |
| Unsustainable Funding Sources | 1,114,800 | 820,000 | 820,000 | 400,000 |
| Tax Levy Increases | \$ 1,162,900 | \$ 2,642,700 | \$ 3,494,700 | \$ 3,242,400 |
| Tax Rate Increase (estimated) | 1.00% | 2.22% | 2.83% | 2.52% |

The Outlook anticipates annual increases ranging from \$2.6 million to \$3.5 million (see Appendix “C”) due to annualized impacts of approved new resources and forecasted costs for future resources and programming requirements to support the City of Richmond Hill’s various Strategic Plan initiatives.

2020 Draft Water, Wastewater & Stormwater Budgets

Included in the 2020 Draft Water, Wastewater & Stormwater Budgets is the proposed Water and Wastewater combined retail rate increase of 7.5% (effective April 1, 2020), largely driven by a 9% wholesale rate increase for water and wastewater, charged by the Region of York. The budget also proposes a 7.5% increase for Stormwater.

Water & Waste Services

The 2020 Draft Water and Wastewater Budget provides for:

- 7.5% combined Water & Wastewater retail rate increase effective April 1, 2020 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.

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- 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. 3-20 in Appendix “E” shows the new combined retail rate of \$5.0981 per cubic metre, a water service only rate of \$2.1142 per cubic metre and a flat rate at \$272.28 per quarter for wastewater services only effective April 1, 2020. While all properties in the City 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 7.5% 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 \$73.95 to \$79.50 and from \$214.83 to \$230.94 for non-residential, multi-residential and condominiums.

The required public notice has been provided on January 9, 16 and 23, 2020 for the January 28, 2020 meeting at which this budget is recommended for adoption. Council adoption of the 2020 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.

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 City 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.

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Relationship to the Strategic Plan:

The City 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 City'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 City's budgeting process.
- Better Choice in Richmond Hill as reflected in the mosaic of service options available to the residents from transportation through the City to the various recreation programs offered. Better choice also reflects the common services all residents have come to depend on, whether it be 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 budgeting process with many cultural, recreational and creative programs and initiatives included in the annual budget.

Conclusion:

This report includes a summary of the 2020 Draft Operating Budgets:

- The 2020 Operating Budget provides for a Municipal Tax Levy of \$117,211,700 (excluding supplementary taxes) which includes a \$1,162,900 (1.0%) budgetary increase over 2019.
- The provision of a Special Levy generates an additional \$1,160,500, to a total of \$5,392,100, for Capital Asset Sustainability (reflective of a 1% tax rate equivalent increase).
- Effective April 1, 2020, the retail rate for water & wastewater services and the stormwater management rate is recommended to be increased by 7.5% 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.

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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: Efficiencies Listing
- Appendix C: 2021 - 2023 Financial Outlook
- Appendix D: By-Law to adopt the 2020 City Services Operating Budget
- Appendix E: By-Law to adopt the 2020 Water, Wastewater & Stormwater Budget
- Appendix F: 2020 Application of Reserve and Reserve Fund Transfers in the Budget
- Appendix G: Compliance Report under O. Reg. 284/09, Budget Matters – Expense

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Report Approval Details

| | |
|----------------------|--|
| Document Title: | SRCFS.20.002 2020 Operating Budget Staff Report.docx |
| Attachments: | <ul style="list-style-type: none">- SRCFS.20.002 Appendix A - 2020 Operating Budget Staff Report.pdf- SRCFS.20.002 Appendix B - 2020 Operating Budget Staff Report.pdf- SRCFS.20.002 Appendix C - 2020 Operating Budget Staff Report.pdf- SRCFS.20.002 Appendix D - 2020 Operating Budget Staff Report.pdf- SRCFS.20.002 Appendix E - 2020 Operating Budget Staff Report.pdf- SRCFS.20.002 Appendix F - 2020 Operating Budget Staff Report.pdf- SRCFS.20.002 Appendix G - 2020 Operating Budget Staff Report.pdf |
| Final Approval Date: | Jan 22, 2020 |

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

David Dexter - Jan 16, 2020 - 11:50 AM

MaryAnne Dempster - Jan 17, 2020 - 3:20 PM

Neil Garbe - Jan 22, 2020 - 9:59 AM