

**CITY COUNCIL WORK SESSION
CITY OF RAMSEY
ANOKA COUNTY
STATE OF MINNESOTA**

The Ramsey City Council conducted a City Council Work Session on Tuesday, October 22, 2024, at the Ramsey Municipal Center, 7550 Sunwood Drive NW, Ramsey, Minnesota.

Members Present: Mayor Mark Kuzma
Councilmember Chelsee Howell
Councilmember Debra Musgrove
Councilmember Chris Riley
Councilmember Dan Specht
Councilmember Matt Woestehoff

Members Absent: Councilmember Michael Olson

Also Present: City Administrator Brian Hagen
Finance Director Diana Lund
Economic Development Manager Sean Sullivan
City Attorney Fritz Knaak
City Clerk Katie Schmidt

1. CALL TO ORDER

Mayor Kuzma called the City Council Work Session to order at 5:30 p.m.

2. TOPICS FOR DISCUSSION

2.01: Consider Implementation of Lodging Tax and Membership with TC Gateway Visitors Bureau

Economic Development Manager Sullivan reviewed the Staff report in regard to the consideration for implementing a lodging tax and membership with Twin Cities Gateway Visitors Bureau. He shared that both hotels in the City have expressed interest in this.

Mayor Kuzma asked how the money that is raised from this lodging is spent.

Al Stauffacher, Director of the Twin Cities Gateway Visitors Bureau, explained that they spend around 75% of these funds on marketing.

Lisa Peterson, Marketing Director of the Twin Cities Gateway Visitors Bureau, shared that they do all different forms of marketing from TV ads, to print materials, to digital marketing. She added that they also attend travel shows and market directly to consumers and hire influencers to come into the area and create content.

Mayor Kuzma asked how big of an area they serve.

Mr. Stauffacher said they serve 10 cities, Anoka, Arden Hills, Blaine, Coon Rapids, Fridley, Ham Lake, Lino Lakes, Mounds View, New Brighton, and Shoreview.

Councilmember Howell asked what percentage of the revenue that is brought in goes towards employees' salaries or board member compensation.

Mr. Stauffacher explained that their board members do not get compensated as it is a volunteer role. He said around 15% goes towards salaries.

Ms. Peterson added that they do not have any overhead fees for an office building as Fridley City Hall allows them to use their space.

Councilmember Specht asked how much Staff time this is expected to take.

Economic Development Manager Sullivan explained that the only thing Staff would be working on would be to process the monthly payments and work on future grants to fund eligible marketing expenses.

Mr. Shauffacher said they can expect a couple hours of work a month from City Staff.

Finance Manager Lund suggested setting up a separate fund to track this.

Councilmember Woestehoff asked if the 3% is the normal amount for lodging tax.

Mr. Shauffacher said this is the State lodging tax that must be spent on tourism.

Councilmember Musgrove said she is not in support of this as one of the two hotels in the City is not even built yet.

Economic Development Manager Sullivan explained that once this lodging tax is implemented in the City, whatever hotels are operational at that time will be enrolled. He said they would be able to start this as of January 1, 2025, for the existing hotel in the City. He noted that once the second hotel is up and running, the City will be able to begin collecting revenue from them as well. He added that the owners of both of the hotels are very excited about the possibility of filling up more of their rooms.

Councilmember Musgrove shared that she is going to advocate for the residents as this would be a tax increase on them. She said she does not see value in this. She noted that when Google searching Ramsey hotels, the only hotel in the City comes up and it is not difficult for people to find. She added that in the future when there is a buildup of more things in Ramsey, there may be an incentive for people to come and this would be more of an option at that time.

Mr. Shauffacher clarified that this would have no impact on the taxpayers in the City. He noted that the percentage that they would be charging people staying at the hotel would be a very small amount.

Councilmember Musgrove shared that when she is booking a hotel, all of these smaller taxes and fees add up and she would be looking for a hotel that did not have these kinds of extra charges. She noted that this would make more sense if there were multiple hotels in the City; however, with only one currently operating hotel, she does not support this.

Councilmember Howell explained that if surrounding cities have lodging taxes and Ramsey does not, this may be an incentive for people to stay in Ramsey to pay a little less. She said she does not like the amount of revenue the City is limited to keeping. She stated there is a lot of work that needs to be done in the Finance Department and this would be adding more to this department. She added that she will also not be supporting this.

Councilmember Riley stated the two hotels in the City are asking for this so they are already concerned whether or not they see value in this. He noted that the hotel owners are the experts in this area. He added that the EDA looked at this back in 2010 and they found that it was not right for that time, and it was also not being asked for by the hotels. He said he is in support of this as a service to the hotels and local businesses.

Councilmember Specht shared that his concern is with the Staff time and work involved in this. He asked if this would require a new employee in the Finance Department to manage this.

Finance Director Lund explained that they would need to set up a fund then from there it would just be submitting the receipts and processing a check for the Twin Cities Gateway Visitors Bureau.

Economic Development Manager Sullivan shared that this is not being driven by Staff and the hotels are pushing this.

Mr. Shauffacher added that the owner of the new Home2 Suites approached the Twin Cities Gateway Visitors Bureau.

Councilmember Woestehoff asked if having something like this would be a tool to bring in other organizations that are more destination-driven.

Economic Development Manager Sullivan explained that having a tourism bureau is not necessarily going to bring in these types of users; however, these users are likely going to be more successful having this additional marketing.

Councilmember Musgrove reiterated that she believes this is putting the cart before the horse as one of the two hotels in the City is not even open yet. She stated she does not feel that this benefits Ramsey as much as it does the hotel. She said she could consider this down the road.

Councilmember Specht said is struggling with the idea of an additional tax; however, he understands that the hotels in the City are asking for this. He said he does not feel as though he can support this yet.

Councilmember Howell suggested bringing this back in the future to be revisited. She noted that she does not want to move another thing forward that will benefit the hotels and not the City.

Councilmember Woestehoff said he would be in favor of this.

Councilmember Riley said he is in support of this as the businesses are asking for it.

Mayor Kuzma stated he is in support of this.

Economic Development Manager Sullivan shared that City Attorney Knaak can review the agreement to start putting together ordinances and resolutions that would need to be acted upon by the Council if the Council chooses to bring this back at a future date.

Councilmember Specht said he would like time to talk to the hotel owners to figure out their interest in this before supporting moving forward.

Mayor Kuzma added that Staff can speak to Councilmember Olson about this when he returns.

There was no consensus of the Council to move forward at the current time with implementing a lodging tax and membership with the Twin Cities Gateway Visitors Bureau.

2.02: Consider Provision of Sewer and/or Water Access Charge Assistance for New Brewery in Ramsey

Economic Development Manager Sullivan reviewed the Staff report concerning the request for Sewer or Water Access Charges (SAC and WAC) assistance at Rustech Brewery.

Councilmember Woestehoff asked about the difference between using SAC or WAC credits versus other methods.

Economic Development Manager Sullivan explained that the restaurant SAC or WAC deferral program is a forgivable loan that the EDA would fund. He said the developer would pay 30% and finance the other 70% and every year that the establishment stays open, they forgive the loan. He noted that if they used the SAC unit program, they would be using units from properties that have been demolished so they are fees that have already been paid for. He said the cost of this would be the opportunity cost of what else they could allocate these units for.

Mayor Kuzma asked if this would give the project enough assistance to get started.

Economic Development Manager Sullivan said they will have to see when the full application comes in. He noted that for restaurants and breweries, SAC and WAC charges are just the cost of

doing business and can be a hurdle to getting a business started. He said this would be incredibly helpful for the business.

Councilmember Musgrove agreed with the EDA that she would be in support of the credits rather than changing the whole program. She noted that not very many businesses have come and asked for this type of assistance. She stated that in the EDA meeting, there was a discussion about the garage door in the back of the building. She asked if this would be far enough from Sunwood that it would not conflict with any of the structural codes regarding access.

Economic Development Manager Sullivan shared that it is his understanding that the garage door on the back would just be to get the equipment in and out and would not be used on a regular basis. He noted that any designs for this building would have to be applied to zoning standards. He added that they are also interested in adding a patio at the location. He noted he has not seen what they are proposing to know whether or not it would be compliant.

Councilmember Musgrove asked if the drive-thru lane on the west side of the building would affect people on the patio.

Councilmember Woestehoff said this will have to go through the Planning Commission for review and they will look at these things. He noted he would imagine there would be enough room in this area. He added that in the past he had spoken to another brewery that was interested in Ramsey and their biggest hindrance was SAC and WAC fees.

Councilmember Musgrove reiterated that she would support the credits; however, she is not pleased that there is not a sit-down restaurant in the brewery. She asked if they would decide the number of credits.

Economic Development Manager Sullivan explained that the applicant is currently looking at whether or not the City is willing to provide support for SAC and WAC charges. He noted that the applicant will now put together his floor plan and design to be sent to the Met Council for review and they will tell him how many SAC credits have been assigned to this. He said they will know how many credits when the applicant comes forward to the Council.

Councilmember Musgrove added that she would also like to look at the other possible businesses who may need these credits and make sure that they are not all used for the brewery.

Economic Development Manager Sullivan stated if the brewery wanted to use all credits that were available, the City would likely not be supportive of this as they know that there are likely other areas that will also need this kind of assistance.

The consensus of the Council was to direct Staff to work with Rustech Brewery on a business assistance application and to let Rustech know that the City Council is supportive of allocation of SAC credits to the project.

2.03: Review Proposed 2025 Schedule of Rates, Fees, and Charges

City Clerk Schmidt reviewed the Staff report in regard to the proposed 2025 schedule of rates, fees, and charges.

Councilmember Howell asked about the residential demo permit which had the word ‘residential’ added. She asked if this is still the same permit, now just clarifying that it is for residential.

City Administrator Hagen stated that this is just specifically stating that this type of permit is for residential homes and not commercial projects.

Councilmember Howell asked what projects require a residential demo permit.

City Administrator Hagen said this would be for things like tearing down an entire home. He noted that an inspector would go out to the property to make sure it was done properly, and that the basement was backfilled.

Mayor Kuzma asked if they are doing away with the room rental deposits completely.

City Clerk Schmidt said yes.

Councilmember Riley asked if they are suggesting that all credit cards will be charged 3%.

Finance Director Lund explained that this would be strictly for anything related to building permits and rental licensing. She added that the utility bill fees are already rolled into the rates so there is no need for an additional fee on these. She shared that neighboring cities have credit card fees for building permits at varying percentages. She noted that they spent over \$44,000 in credit card fees for building permits this year. She explained that there are some cities that have transaction fees on their utilities and Ramsey used to have this years ago; however, this did not sit well with the residents.

Councilmember Musgrove asked if the cost for the credit card fees is built into the utility budget or the charges.

Finance Director Lund explained that when she put together the enterprise budget, they have the revenues and the expenses, and the credit card charges are a negative against the revenue. She noted that the revenue has to support the expenditures of the budget to cover the costs as well as capital projects.

Councilmember Specht asked how they collect in total for the streetlights. He shared that in the past they had discussed moving these fees into the budget rather than having a separate fee.

Finance Director Lund shared that it will be about \$200,000 for operating in 2025. She added that they also use this fund to pay for the streetlights that are coming in. She noted that there are requests in the CIP for streetlights.

Councilmember Riley suggested putting an article in the *Ramsey Resident* about street lighting and why everyone is charged for it.

Councilmember Howell asked if they are crediting rental housing licensees who paid a lot more this year. She asked what the people who have not paid this fee are supposed to do now.

Finance Director Lund explained that since it follows how the ordinance was written, the fees collected in 2024 would be for this year and this would change as discussed for 2025.

Councilmember Howell asked if they discussed crediting a certain amount back to the rental license holders.

City Administrator Hagen said the credit was planned to be discussed this evening. He explained that a credit could have been issued for the license holders who had to go to other cities to take the Crime Free Housing class if they were charged.

Councilmember Riley asked about the people who have not paid their renewal license fee.

City Administrator Hagen shared that there are some people who have not gotten their 2024 licenses. He asked City Attorney Knaak what they should do about making these people pay and get their license.

Councilmember Howell stated that the fee was excessive, and the program was a bit of a flop from the rental license holder's perspective. She asked if there was an appetite to reduce the 2024 fees and credit a portion back to the licensees for the upcoming year.

Councilmember Woestehoff said he does not have an appetite for changing the fees for 2024 and he trusts Staff's discretion to figure out what to do about those who have not gotten their rental license for 2024. He noted that if they credit a portion back to single-family property owners, then they should also be asking the apartment buildings to pay the 2025 fees, which would be a huge increase in this year.

Councilmember Howell noted that there is a disparity per unit as the apartments bring in more revenue. She reiterated that the fee for 2024 was excessive and crediting \$200 back to the property owners would alleviate this.

Councilmember Specht agreed that the \$400 fee was excessive, and he would like to see the differential amount refunded. He said if this would end up being a huge amount that would negatively affect the budget then he would like to know.

Finance Manager Lund explained that when the budget was established for 2024, it was based off of the rates that they put into the 2024 schedule. She said the budget would come in under if they were to credit a portion back.

Councilmember Woestehoff said he would be okay with not charging the 3% credit card fee for rental licenses.

Councilmember Riley said the issue of people not paying their rental license fee for 2024 needs to be addressed. He noted that after this has been addressed, they can look at the people who paid the higher amount when they were supposed to.

Councilmember Musgrove suggested rather than refunding a portion of the rental license fee, they could use it as a credit for next year's fees.

Councilmember Howell said she likes this idea as well. She asked if they would still need to do a background check on those rental property owners who have not yet paid their 2024 fees.

City Administrator Hagen noted that this code revision has not yet been adopted yet. He asked City Attorney Knaak how they would approach this as the code is in the process of changing.

City Attorney Knaak explained that the City has the authority to decide not to do background checks on a case-by-case basis while they wait for the code revisions.

Councilmember Musgrove asked if the utility fee increases are based on the increases that were sent out with the utility rate and fee increases.

Finance Director Lund stated that the proposed utility fees are what would go out starting on the April 2025 bill. She noted that these increases are to put money back into the sewer and water funds. She added that this increase also takes into account the capital improvement projects that are upcoming. She reviewed the needs of the utility funds.

Councilmember Musgrove asked if these increases would change if they get more funding from the State.

Finance Manager Lund explained that they are currently getting \$3,200,000 in grant funding and this has been incorporated into the cash flow. She added that the cost to operate the water treatment plant is still unknown.

Councilmember Musgrove asked about the new Minnesota State water supply connection fee.

Finance Director Lund said this is on the utility bill and has been for the last several years. She added that this is a mandate by the State; however, she added it to the rates and charges for awareness.

The consensus of the Council was to move forward with the discussed changes to the 2025 schedule of rates, fees, and charges, including waiving the background check requirement for rental property owners who have not yet paid their 2024 fees and direct Staff to bring these changes back for final review by the Council.

2.04: Review Fund Balance Policy

Finance Director Lund reviewed the Staff report concerning the fund balance policy.

Mayor Kuzma asked if this policy change would allow the Council to discuss where they would want excess general funds to go.

Finance Director Lund said yes and added that Staff would offer recommendations; however, it would be up to the Council where the funds go.

Councilmember Riley said he likes the idea of having it decided up front where the funds would go rather than asking the Council every year where they want them to go. He asked if they would also be keeping 5% to 10% aside for unanticipated events as noted in item 2 of the general fund policy.

Finance Director Lund explained that this 5% to 10% would only be if they did not collect 50% of the property taxes. She noted that this is a safety measure, and they can make this any percentage that they so choose.

Councilmember Riley said he does not like this. He asked if the special temporary allocations in item 3 of the general fund policy would allow the Council to make decisions about future amounts that they would hold.

Finance Director Lund stated she looks at this as being for items that are authorized midyear that are not a part of the budget.

Councilmember Riley said he would like this to be clarified. He noted that he does not like the idea of this either. He reiterated that he does not like the idea of having Council decide every year what happens with excess funds. He added that he also does not like the proposed idea for if the fund balance falls below the minimum as it focuses more on future needs rather than current needs. He stated he would not want to make current changes because of a future problem.

Councilmember Woestehoff shared that he reads this section differently and explained that it would allow them to add excess funds to the levy for overspending in a future year.

Councilmember Musgrove noted that this could mean that the Council made a decision that was a bad decision and put themselves in a position where they needed to recover overspending.

Councilmember Riley said that they may not collect all property taxes at once; however, they always get it. He noted that at some point this should catch up and not be a concern for unanticipated events.

Councilmember Musgrove asked if they could look at this with more of a contingency fund and have some specifics for what it would be used for.

Finance Director Lund stated she believes Councilmember Musgrove is referring to the unanticipated funds and for this they just hold something in a fund balance for unanticipated items that come up. She noted that if Council is comfortable with this being 3% of the budget, then she can change this.

Mayor Kuzma said he likes the 3%.

Councilmember Woestheoff suggested changing the minimum fund balance for the general fund to 55% to get rid of the need for items 2, 3, 5, and 6. He added that he also agreed with Councilmember Riley's point of not wanting the Council to have to decide every year where these excess funds will go.

Councilmember Riley agreed with increasing the minimum fund balance and eliminating the other items.

Councilmember Musgrove said she would like to see a forecast of which funds will need more funding and give these a higher percentage allocation.

The consensus of the Council was to move forward with the discussed changes to the fund balance policy to increase the minimum fund balance to 55% and direct Staff to come back with the amended policy.

Recess and Reconvene

The meeting recessed at 6:57 p.m.

The meeting reconvened at 7:41 p.m.

2.05: Contributions to Non-Profits

City Administrator Hagen reviewed the Staff report in regard to the City's contribution to non-profit organizations.

Mayor Kuzma shared that he did speak with Police Chief Katers about the Alexandra House contribution, and they are very helpful partners. He added that Police Chief Katers expressed his support of continuing this contribution. He shared that he attended the Anoka Crime Breakfast this morning and the Alexandra House was something that was discussed.

Councilmember Howell said that she is generally not in support of the City supporting non-profits; however, the Alexandra House is more of a vital organization. She stated she does not support a contribution to Youth First.

Councilmember Specht agreed.

Councilmember Riley agreed.

Councilmember Woestehoff said he can agree with this and asked if they can finish off the last payment to Youth First for 2024.

Councilmember Howell stated she is not supportive of continuing the contribution to Youth First even through the end of the year.

Councilmember Musgrove noted that there are some issues going on that they cannot talk about; however, it behooves them that they are giving money to this organization that they have not done due diligence to understand the financial situation of this organization. She asked what other cities spend on funding Alexandra House.

City Administrator Hagen said he is not sure what other cities are contributing to Youth First; however, the City's contribution has not changed over the years. He added that they can consider an adjustment to this amount if they would like.

Councilmember Musgrove explained that it would likely be more of a matter of adjusting their contribution up or down based on the Alexandra House needs.

Councilmember Specht stated the \$5,000 contribution to the Alexandra House seems to be a good amount and he would not look to increase it. He said he struggles with not fulfilling the 2024 commitment to Youth First as they committed to contribute a certain amount and Youth First made their budget around this. He stated he would support still sending them the last payment of 2024 that they committed to.

Councilmember Woestehoff explained that the Youth First budget is done by the City of Andover. He said there were some issues with fiscal oversight in the budget and the organization is currently pursuing recovery of around \$30,000 from the former Executive Director. He stated he sees this as a very bad time to pull a commitment from an organization that is already short on funds.

Councilmember Howell shared that she does not support Youth First based on their efforts based on racial-driven policies. She said she finds it irresponsible to dump more money into something that has not had good oversight. She stated she would be more in favor of giving the contribution that is committed to Youth First to the Alexandra House.

Councilmember Riley noted that they made a commitment to Youth First and he thinks they need to follow through with it.

Mayor Kuzma agreed.

Councilmember Woestehoff said he would like to know more about what other cities give to the Alexandra House to see if there is a greater need. He noted this is a great organization worth supporting.

Councilmember Musgrove asked if they were no longer going to be financially supporting Youth First if they needed to have a Council liaison on the Board.

Councilmember Woestehoff said no.

City Administrator Hagen stated that Council appointments happen in January and they can remove Youth First from the list.

The consensus of the Council was to make the last committed payment to Youth First for 2024 and only make non-profit contributions to Alexandra House moving forward.

2.06: Discuss Restricting Non-Owner Applicants on Residential Variance Requests

City Administrator Hagen reviewed the Staff report concerning restricting non-owner applicants from residential variance requests. He shared this item was requested by Councilmembers Howell and Musgrove. He shared the recommendation of Staff and City Attorney Knaak to not implement this change.

Councilmember Howell shared that she had concerns with a Ramsey resident having someone else applying for a variance request on their property.

City Administrator Hagen explained that the property owner is required to sign off on all land use applications for both residential and commercial uses.

Councilmember Howell said her idea behind this was to have the property owner who wants the variance to be the one who actually applies for it.

Councilmember Specht asked how they would enforce this and know who is actually filling out the application.

Councilmember Howell stated she is not concerned with someone getting assistance with filling out the form; however, she would not want the applicant to be someone who does not live at the residence.

Mayor Kuzma asked if this would prohibit someone from having their attorney work on their application.

Councilmember Musgrove asked if the attorney would be the one filling out the paperwork or if they would just be assisting the resident in filling this out.

City Attorney Knaak shared that there is such a wide variety of applications, and the property owner is required to sign the application. He noted that absentee property owners can be an issue in these cases if someone else is living at the property and they are the interested party. He said the key is that they cannot have someone who is pretending to be the property owner signing off on the application when the property owner does not have full knowledge of what is going on. He noted that the burden is on the property, and they would not want to do anything that would impede the property owner's right to represent themselves. He added that this could also restrict the options the property owner has to advance their interest.

Councilmember Howell asked if there is enough responsibility with the way this is currently set up that the liability falls on the property owner and not the applicant.

City Attorney Knaak said yes and added that this ordinance requires more disclosure than some other cities.

Councilmember Riley stated that Staff is recommending that they do not change this, and that the ordinance is well written as it is.

Councilmember Musgrove shared her concern that the communication with Staff is between them and the person who is filling out the application and not the owner of the property. She noted this would make the property owner liable for something that the applicant agrees to with the City without any knowledge of this. She asked if the way this ordinance is currently set up protects the property owner against the decisions made by the applicant.

City Attorney Knaak said this would not be a liability issue as far as the City is concerned. He noted that whatever misrepresentations occur would be between the property owner and the applicant. He shared that there is nothing wrong with the City following up with questions for the property owner. He reiterated that the City would not be liable for any misrepresentations that occur; however, Staff could end up investing time into something that was not valid.

Councilmember Musgrove asked how much disclosure Staff asks for at these meetings.

City Administrator Hagen shared that he thinks they are blurring lines of risks that are not likely to occur. He shared the reality that a lot of residential applications come in from property owners. He said if an application comes in from someone other than the property owner, they are having a lot of early discussions with the property owner and the applicant. He stated he had never experienced an application where the applicant did not have the support and direction of the property owner. He reiterated that the property owner has to sign the applicant; therefore, making the risk fall on them.

Councilmember Howell shared that this discussion has been super helpful as it has given her clarity that she did not have before. She said she is comfortable with where this is.

The consensus of the Council was to not make any changes to the current ordinance in regard to non-owner applicants on residential variances applications.

2.07: Discuss Charter Commission Recruitment

City Administrator Hagen reviewed the Staff report in regard to Charter Commission recruitment. He shared that all four current members have requested reappointment.

The consensus of the Council was in support of these reappointments.

2.08: Determine Canvassing Board Date

City Administrator Hagen reviewed the Staff report concerning setting the Canvassing Board date.

Councilmember Musgrove suggested they schedule this before the Parks and Recreation Commission meeting on November 14.

Councilmember Howell said she would not be able to make it to this meeting.

The consensus of the Council was to set the Canvassing Board meeting for November 14, 2024, at 6:00 p.m.

3. TOPICS FOR FUTURE DISCUSSION

3.01: Review Future Topics/ Calendar

Noted.

Councilmember Specht asked if the funds for the Highway 10 overpass would expire.

City Administrator Hagen said they need to use these funds, or they will lose out on them. He said they have them until June of 2028 so they have time. He noted that they will want to bring this discussion back sooner rather than later.

Councilmember Musgrove asked when the draft trail maintenance policy would come back.

City Administrator Hagen shared that they will wait to bring this back until they have gotten a recommendation from the Parks and Recreation Commission.

Councilmember Musgrove asked that the future topic of 'Decorum of Council Towards Meeting Attendees' be removed from the list as it is no longer relevant since so much time has passed since she requested this.

Councilmember Howell said she would like to request, on behalf of her daughter, adding a BYOT, Bring Your Own Toad, race to Happy Days.

4. MAYOR / COUNCIL / STAFF INPUT

None.

5. ADJOURNMENT

The Work Session of the City Council was adjourned at 8:15 p.m.

Respectfully submitted,

Brian S. Hagen
City Administrator

ATTEST:

Katie M. Schmidt
City Clerk

Drafted by Ava Major
TimeSaver Off Site Secretarial, Inc.