

**FLUVANNA COUNTY BOARD OF SUPERVISORS
REGULAR MEETING MINUTES
Circuit Court Room
October 18, 2017
Regular Meeting 7:00pm**

MEMBERS PRESENT:

John M. (Mike) Sheridan, Columbia District, Chair
Mozell Booker, Fork Union District, Vice Chair
Tony O'Brien, Rivanna District
Donald W. Weaver, Cunningham District

ABSENT:

Patricia Eager, Palmyra District

ALSO PRESENT:

Steven M. Nichols, County Administrator
Fred Payne, County Attorney
Kelly Belanger Harris, Clerk for the Board of Supervisors

1 - CALL TO ORDER

At 7:00pm Chair Sheridan, called to order the Regular Meeting of October 18, 2017.
After the recitation of the Pledge of Allegiance, a moment of silence was observed.

3 - ADOPTION OF AGENDA

Mr. Nichols noted several changes to the published agenda:

Deferred:

PRESENTATION - Tab P - Carysbrook Softball Field Maintenance—Aaron Spitzer, Director of Parks and Recreation

CONSENT AGENDA - Tab U - VDOT Secondary Street Acceptance Request – Fox Hollow Phase 3 – Jason Stewart, Planning and Zoning Administrator

Added to New Business:

FCHS Fireworks Display Request – Scott Morris, FCHS Athletic Director , Mike Brent, Fluvanna County Fire Chief, Kevin Zoll, Building Official

Girl Scout Gold Award Resolution for Lauren Houseknecht – Steve Nichols, County Administrator

MOTION

Mr. O'Brien moved to accept the Agenda, as amended, for the October 18, 2017 Regular Meeting of the Board of Supervisors. Mr. Weaver seconded and the Agenda was adopted by a vote of 4-0. AYES: Sheridan, Booker, O'Brien, and Weaver. NAYS: None. ABSENT: Eager.

4 - COUNTY ADMINISTRATOR'S REPORT

Mr. Nichols reported on the following topics:

- Community & County Staff Recognitions
 - Update on GO Virginia Project - CVPED President Helen Cauthen during Public Comment
 - FSPCA State Vet Inspection this week - No significant findings again; will need to do some floor sealing work
- New Staff Onboard!
 - Public Works - Grounds/Facilities Worker - Emma Critzer started Oct 2nd
 - Treasurer's Office - Deputy Treasurer I - Wendy Snoddy started Oct 2nd
 - Parks and Recreation - Recreation Programs Specialist - Alexandra Jones, started Oct 10th
- Announcements and Updates
 - Paving completed at Palmyra Rescue Station!
 - REMINDER – Annual Staff Recognition Dinner - Thursday, Oct 19th, 4:00 pm, Cunningham Creek Winery
 - JRWA UPDATE - Significant step from the Virginia Dept of Historic Resources - Issued JRWA Burial Permit on Oct 4, 2017. Allows JRWA to complete the required further site testing. Helps ensure appropriate coordination and handling of any human remains or funerary artifacts that may be found during site work
 - Palmyra Brush Truck - Up for sale; proceeds used for outfitting new vehicle; County has use for the truck as a PW utility vehicle
- Upcoming Meetings:

Day	Date	Time	Purpose	Location
Wed	Nov 1	4:00 PM	Regular Meeting	Courtroom
Wed	Nov 15	7:00 PM	Regular Meeting	Courtroom
Wed	Dec 6	4:00 PM	Regular Meeting & BOS Preliminary Budget Discussion	Courtroom

5 - PUBLIC COMMENTS #1

At 7:10pm Chair Sheridan opened the first round of Public Comments.

With no one wishing to speak, Chair Sheridan closed the first round of Public Comments at 7:11pm.

6 - PUBLIC HEARING

Proposed Sale of County Real Property Formerly Known as the Columbia Elementary School—Eric Dahl, Deputy County Administrator & Finance Director appeared before the Board to present a request to approve the sale of the former Columbia Elementary School.

Mr. Dahl presented the timeline of events:

- November 2013 - Fluvanna County School Board declared by resolution, the Columbia and Cunningham Elementary School to be surplus property
 - Management of the school property was taken over by Fluvanna County
- December 2014 - Formal Acceptance of the Columbia and Cunningham Elementary School by Fluvanna County
- March 2015 - Utilized a cooperative state contract for Commercial Real Estate Services
 - Only one firm met with County
 - Did not want to take on the sales effort (difficult properties to market/sell)
- April 2015 - Issued 1st Request for Proposals
 - Ads in Richmond Times, Washington Post, and Roanoke Times
 - Posted on commercial real estate listing websites
 - Open House for Potential Proposers
 - No attendees at either property
 - Proposals due June 12, 2015
 - Received no proposals
- June 2015 - Issued RFP for Commercial Real Estate Brokerage Services
 - One local Real Estate firm came to a non-mandatory pre-bid meeting
 - One auction house firm inquired
 - Received no proposals
- September 2015 - Issued 2nd Open-Ended Request for Proposals
 - Posted on commercial real estate listing websites
 - Installed for sale signs out in front of both buildings
 - Between September 2015 and May 2017, received “2” proposals < \$35,000
- June 2017 - Issued Addendum for Request for Proposals from September 2015
 - Posted a suggested MINIMUM PRICE
 - Open House for Potential Proposers at the end of June
 - Over a dozen interested attendees at both properties
 - Proposals due July 24, 2017
 - Received three (3) proposals for each property
- Offerors:

Buyer	Contact Person	Purpose	Original Offer	Funding	Deposit	Realtor \$	Additional Provisions	Subsequent Offer
Howard and Laurie Hilsinger	Howard Hilsinger	Building apartment style housing, primarily assisting lower-income families.	\$ 82,500	Cash	\$ 1,000	N/A	None	None
Rivanna K-9 Services	Armin Winkler	K-9 training facility for law enforcement/military and civilian competition sport dog facility	\$ 35,000	Cash	None	N/A	None	\$50,000 & \$85,000
T. Joel Loving	T. Joel Loving	Storage Facility, Art Studio, not definitive at this point	\$ 30,199	Cash	None	N/A	None	None

- After the September 20, 2017 Public Hearing was advertised, the second highest proposer, Rivanna K-9 Services, increased their subsequent offer from \$50,000 to \$85,000
- This is a mostly cash offer with no contingencies
- The update included a letter from the Mr. Winkler’s bank, owner of Rivanna K-9 Services, verifying over \$67K cash to close, with the difference to be provided by a verified private loan

- Since a public hearing had already been advertised for the proposal by Howard and Laurie Hilsinger at \$82,500, a new public hearing had to be advertised for the Board of Supervisors to consider the new \$85,000 proposal by Rivanna K-9 Services.
- After the last Public Hearing, Howard and Laurie Hilsinger sent an email withdrawing their proposal.
- Since the Public Hearing has been advertised for Rivanna K-9 Services, the County has received an offer from the Columbia VFW for \$88,000
 - Since this offer was not submitted by the original RFP due date, it is not a valid offer that can be considered under this RFP.
 - If the Board of Supervisors wants to consider other offers, a new RFP would have to be issued.

Chair Sheridan invited the applicant forward.

Armin Winkler, Rivanna Canine Services provided a comprehensive overview of the services offered by Rivanna Canine Services.

Chair Sheridan called for questions from the Board.

There being no questions, Chair Sheridan opened the Public Hearing at 7:25pm.

- R.T. Harry, representing the Columbia VFW post, spoke regarding an offer VFW Post 2613, Columbia Post has submitted to purchase the former Columbia School. This offer was submitted outside of the RFP process.
- Elise Wright, 4800 Hells Bend Rd, spoke against the proposal from Rivanna Canine Services.
- Zane Hodge, 3001 Rolling Rd South, spoke in favor of the proposal from Rivanna Canine Services.
- Charles Watts, 1663 Wilmington Rd, spoke in favor of the proposal by Rivanna Canine Services.
- Joel Loving, spoke in favor of the proposal by Rivanna Canine Services.

After detailed discussion regarding the process by which offers may be accepted and considered, according to Virginia procurement law and, an overview of the implications of rejecting the offer currently under consideration,

MOTION

Mr. O'Brien moved the Board of Supervisors approve the proposed sale of the County's real property known by current street numbering as 563 Wilmington Road, Palmyra, VA and also known as the former Columbia Elementary School to Rivanna K-9 Services, LLC, a Virginia limited liability company, for a purchase price of \$85,000 pursuant to their proposal to purchase the property dated July 20, 2017 made in response to the County's Request for Proposals 2016-02 "Sale of County Property Columbia Elementary School (former) 563 Wilmington Road, Palmyra, VA 22963", as amended, subject to approval as to form of a contract and appropriate terms of sale reflective of any negotiations, a survey addressing the telecommunications easements and/or subdivisions of the property, and the drafting of customary closing documents by the County Attorney. Furthermore, the Board of Supervisors authorizes the County Administrator to execute the Contract, Survey or Plat and any customary closing documents contingent upon the same being approved as to form by the County Attorney. Mr. Weaver offered second and the motion passed 4-0. AYE: Sheridan, Booker, O'Brien, & Weaver. NAY: None.

ABSENT: Eager.

Temporary Ordinance Change to Move the Central Absentee Precinct Location—Fred Payne, County Attorney, presented a request to temporarily relocate the Central Absentee Precinct from the Historic Courthouse, to the Weaver Building, owing to the Historic Courthouse being unavailable for the General Election on November 7, 2017.

With no questions from the Board, Chair Sheridan opened the Public Hearing at 8:05pm.

There being no one wishing to speak, Chair Sheridan closed the Public Hearing at 8:05pm.

With no discussion,

MOTION

Mrs. Booker moved to approve an ordinance revision, entitled, "AN ORDINANCE TO AMEND CHAPTER 2, ARTICLE 2, SEC. 2-2-3(B) OF THE FLUVANNA COUNTY CODE TO DESIGNATE AS THE CENTRAL ABSENTEE VOTING PRECINCT THE WEAVER BUILDING, PALMYRA, VIRGINIA, IN PLACE OF THE HISTORIC COURTHOUSE FOR ANY ELECTION FROM NOVEMBER 1, 2017, UNTIL DECEMBER 31, 2017." Mr. O'Brien seconded and the motion passed 4-0. AYE: Sheridan, Booker, O'Brien, & Weaver. NAY: None. ABSENT: Eager.

ZMP 17:03 Columbia Rezoning—Brad Robinson, Senior Planner, brought forward a request to amend the Fluvanna County Zoning Map in order to establish county zoning districts on all parcels within the limits of the former town of Columbia. Mr. Robinson reported that at a Neighborhood Meeting held October 3, three (3) attendees asked general questions about the proposed zoning, permitted uses, and requirements for lot sizes and setbacks. Additionally, at the October 10, 2017 meeting, the Planning Commission recommended approval. Changes to the Zoning Map include:

- Parcels south of Route 6 in floodplain to be zoned A-1 (Agricultural, General);

- Parcels south of Route 6 containing existing industrial business to be zoned I-2 (Industrial, General);
- Parcels along the north side of Route 6 to be zoned BC (Business Convenience);
- Parcels north of Route 6 to be zoned R-4 (Residential, Limited)

Mr. Robinson brought attention to two parcels, TMP 54A-1-65 & 54A-1-66 – these two parcels are bisected by State Route 6. The owner of parcel 54A-1-66 has requested that the portion south of State Route 6 be zoned A-1 to match the zoning of the adjacent parcel TMP 54A-1-82. Mr. Robinson notes that the portions of TMP 54A-1-66 and TMP 54A-1-65 that lie south of State Route 6 appear to be too small for any development, regardless of zoning.

There being no questions from the Board, Chair Sheridan opened the Public Hearing at 8:17pm.

- R.T. Harry, spoke with regard to the proposed amendments to the zoning map, specifically the split-zoning of TMP 54A-1-65 & TMP 54A-1-66.
- Brenda Beazley, Columbia District, spoke with regard to the proposed amended zoning map and its impact on the land owners in Columbia.
- Paul Grady, Albemarle County, land owner in Columbia, spoke regarding his property in Columbia. (Mr. Grady submitted comments to be included with the official record of the meeting, which follow these minutes.)

There being no one else wishing to speak, Chair Sheridan closed the Public Hearing at 8:40pm.

MOTION

Mr. Weaver moved that the Board of Supervisors approve ZMP 17:03, an ordinance to amend the Fluvanna County Zoning Map, as shown on the Map proposed by the Planning Commission, in order to establish county zoning districts on all parcels within the limits of the former town of Columbia. Mrs. Booker seconded and the motion passed 4-0. AYE: Sheridan, Booker, O’Brien, & Weaver. NAY: None. ABSENT: Eager.

ZMP 17:02 Village Oaks Proffer Amendment—Brad Robinson, Senior Planner, brought forward a request to amend proffer number eight (8) of ZMP 04:02 with respect to Tax Map 9, Section A, Parcels 13 and 14C and Tax Map 9, Section 13, Parcels A, B, 1, 2, 3, 4, 5, 6 & 7. The properties are located along the north side of Lake Monticello Road (Route 618), across from the main gate at Lake Monticello and Crofton Plaza. Proffer #8 states: *“The residential development shall be restricted (in ownership, rental, lease, etc.) to individuals of age 55 and above. This shall be recorded as a covenant and restriction for the community.”* The proposed amendment removes the restriction regarding the age of the individuals owning or leasing in Village Oaks. Low interest in 55+ community living has spurred the developer to request this change.

Charlie Armstrong, Southern Development, addressed the proposal, and spoke to the Board regarding the changing vision for Village Oaks, as indicated by this request to amend Proffer #8. Mr. Armstrong noted that amenities for property owners will not change, neither will the plan for the approved senior living facility in the front of the community (SUP 04:20) nor the proffers for commercial development.

There being no questions from the Board, Chair Sheridan opened the Public Hearing at 8:57pm.

- James Kelly, River Oaks resident, remarked on the proposed changes and the potential impact on home values in River Oaks.

With no one else wishing to speak, Chair Sheridan closed the Public Hearing at 9:00pm.

Following general comments,

MOTION

Mr. O’Brien moved that the Board of Supervisors approve/deny/defer ZMP 17:02, a request to amend proffer number eight (8) of ZMP 04:02 with respect to Tax Map 9, Section A, Parcels 13 and 14C and Tax Map 9, Section 13, Parcels A, B, 1, 2, 3, 4, 5, 6 and 7. Mrs. Booker seconded and the motion passed 4-0. AYE: Sheridan, Booker, O’Brien, & Weaver. NAY: None. ABSENT: Eager.

7 - ACTION MATTERS

Surveying for Zion Crossroads Water & Sewer System Project Agreement #6—Cyndi Toler, Purchasing Officer, presented Project Agreement #6, an agreement between Fluvanna County and Bowman Consulting Group. This agreement is required for three (3) Boundary Plats to create two (2) Proposed Utility Lots. The Zion Crossroads Water and Sewer System cash funded budget will increase by \$6,550.

Zion Crossroads Cash Funding	
Original Budget	\$575,000
Prior Supplemental Appropriations	\$196,740
Total Cash Funded Budget	\$771,740
Proposed Supplemental Appropriation - Bowman Project Agreement #6	\$6,550
Total Proposed Cash Funded Budget	\$778,290

With minimal discussion,

MOTION

Mrs. Booker moved the Board of Supervisors approve a supplemental appropriation of \$6,550 from Unassigned Fund Balance to the Zion Crossroads Water and Sewer System project budget with the funds necessary for Project Agreement #6 for 3 Boundary Plats to create 2 Proposed Utility Lots. Mr. O'Brien seconded and the motion passed 4-0. AYE: Sheridan, Booker, O'Brien, & Weaver. NAY: None. ABSENT: Eager.

And,

Mrs. Booker moved the Board of Supervisors approve Project Agreement #6 between Fluvanna County and Bowman Consulting Group for additional services associated with 3 Boundary Plats to create 2 Proposed Utility Lots for the Zion Crossroads Water & Sewer System project totaling \$6,550, and further authorize the County Administrator to execute the agreement subject to approval as to form by the County Attorney. Mr. Weaver offered second and the motion passed 4-0. AYE: Sheridan, Booker, O'Brien, & Weaver. NAY: None. ABSENT: Eager.

8 - PRESENTATIONS

Economic Development Quarterly Report—Jason Smith, Community and Economic Development Director and Helen Cauthen, Central Virginia Partnership for Economic Development. Ms. Cauthen provided an update on regional of Go Virginia. Mr. Smith provided a comprehensive update of current economic development efforts and projects in Fluvanna County.

Carysbrook Softball Field Maintenance—Aaron Spitzer, Director of Parks and Recreation - **Deferred**

9 - CONSENT AGENDA

The following items were discussed before approval:

Minutes of October 4, 2017—Kelly Belanger Harris, Clerk to the Board

The following items were approved under the Consent Agenda for October 18, 2017:

Minutes of September 29, 2017 (Elected Officials Breakfast)—Kelly Belanger Harris, Clerk to the Board

Minutes of October 4, 2017—Kelly Belanger Harris, Clerk to the Board

Accounts Payable Report, September 2017—Eric Dahl, Deputy County Administrator & Finance Director

FY18 Commonwealth's Attorney's Victim-Witness Grant Supplemental Appropriation—Mary Anna Twisdale, Management Analyst

VDOT Secondary Street Acceptance Request – Fox Hollow Phase 3 – Jason Stewart, Planning and Zoning Administrator – **Deferred**

MOTION

Mr. Weaver moved to approved the consent agenda, with corrections, for the October 18, 2017 Board of Supervisors meeting, and to ratify Accounts Payable and Payroll for June 2017, in the amount of \$3,289,460.69. Mrs. Booker seconded and the motion passed 4-0. AYE: Sheridan, Booker, O'Brien, & Weaver. NAY: None. ABSENT: Eager.

10 - UNFINISHED BUSINESS

None.

11 - NEW BUSINESS

FCHS Fireworks Display—Steven M. Nichols, County Administrator, presented a request to allow the Fluvanna County High School hold a fireworks display as part of the 2017 Homecoming Festivities. The request arrived after the publication of the agenda; in order for the event to proceed with fireworks, the request must be approved before the anticipated event on Friday, October 20, 2017.

MOTION

Mr. O'Brien moved to approve a Fireworks display on October 20, 2017 at Fluvanna County High School for Homecoming 2017, as presented. Mrs. Booker offered second and the motion passed 4-0. AYE: Sheridan, Booker, O'Brien, & Weaver. NAY: None. ABSENT: Eager.

Girl Scout Gold Award Resolution for Lauren Houseknecht—Steven M. Nichols, County Administrator, presented a request to adopt a resolution honoring Lauren Houseknecht on the occasion of achieving Gold Award status. Mrs. Booker read aloud the "Resolution Recognizing Lauren Houseknecht's Achievement of Girl Scout Gold Award Status."

MOTION

Mrs. Booker moved to approve a resolution entitled, "A Resolution Recognizing Lauren Houseknecht's Achievement of Girl Scout Gold Award Status." Mr. O'Brien seconded and the motion passed 4-0. AYE: Sheridan, Booker, O'Brien, & Weaver. NAY: None. ABSENT: Eager.

12 - PUBLIC COMMENTS #2

At 9:59pm Chair Sheridan opened the second round of Public Comments.

With no one else wishing to speak, Chair Sheridan closed the second round of Public Comments at 9:59pm.

13 - CLOSED MEETING

MOTION TO ENTER INTO A CLOSED MEETING

At 10:00pm, Mr. O'Brien moved the Fluvanna County Board of Supervisors enter into a closed meeting, pursuant to the provisions of Section 2.2-3711 A.1, A.3, A.4, A.5, A.7, A.8, & A.19 of the Code of Virginia, 1950, as amended, for the purpose of discussing Personnel, Real Estate, Privacy of Individuals, Prospective Industry, Litigation, Legal Matters, and Public Safety. Mrs. Booker seconded. The motion carried, with a vote of 4-0. AYE: Sheridan, Booker, O'Brien, and Weaver. NAY: None. ABSENT: Eager.

MOTION TO EXIT A CLOSED MEETING & RECONVENE IN OPEN SESSION

At 11:32pm, Mr. O'Brien moved that the Closed Meeting be adjourned and the Fluvanna County Board of Supervisors convene again in open session and "BE IT RESOLVED, the Board of Supervisors does hereby certify to the best of each member's knowledge (i) only public business matters lawfully exempted from open meeting requirements under Section 2.2-3711-A of the Code of Virginia, 1950, as amended, and (ii) only such public business matters as were identified in the motion by which the closed meeting was convened were heard, discussed, or considered in the meeting." Mrs. Booker seconded. The motion carried, with a roll call vote, of 4-0. AYES: Sheridan, Booker, O'Brien, and Weaver. NAYS: None. ABSENT: Eager.

MOTION TO EXTEND THE MEETING

MOTION

Mr. O'Brien moved to extend the meeting until 1:00am Thursday, October 19, 2017. On a second from Mrs. Booker, and a unanimous vote, the motion passed. AYE: Sheridan, Booker, O'Brien, & Weaver. NAY: None. ABSENT: Eager.

14 - ADJOURN

MOTION:

At 11:34pm Mrs. Booker moved to adjourn the regular meeting of Wednesday, October 18, 2017. Mr. O'Brien seconded and the motion carried with a vote of 4-0. AYES: Sheridan, Booker, O'Brien, & Weaver. NAYS: None. ABSENT: Eager.

ATTEST:

FLUVANNA COUNTY BOARD OF SUPERVISORS

Kelly Belanger Harris
Clerk to the Board

John M. Sheridan
Chair

BOARD OF SUPERVISORS
 County of Fluvanna
 Palmyra, Virginia

RESOLUTION No. 12 - 2017
A RESOLUTION RECOGNIZING LAUREN HOUSEKNECHT’S
ACHIEVEMENT OF GIRL SCOUT GOLD AWARD STATUS

The Fluvanna County Board of Supervisors adopted the following resolution on Wednesday, October 18, 2017:

WHEREAS, the Girl Scouts of the United States of America is an organization serving over 2.7 million girls, which was founded by Juliette Gordon Low in 1912 to promote citizenship training and personal development; and

WHEREAS, the Gold Award is the highest achievement award in Girl Scouting and symbolizes outstanding accomplishments in the areas of leadership, community service, career planning, and personal development; and

WHEREAS, the Girl Scout Gold Award can only be earned by girls aged 14-18 or in grades 9-12, and is received by less than six percent of those individuals entering the Girl Scouting movement; and

WHEREAS, Lauren Houseknecht has dedicated much time and energy to the principles and disciplines espoused by the Girl Scouts of America and has recently attained, through hard work and unwavering focus, the pinnacle of Girl Scouting – The Gold Award; and

WHEREAS, as a member of Girl Scout Troop 2047, Lauren also received the Bronze Award, and Silver Award, providing help to the Fluvanna SPCA, Lauren’s Gold Award focused on raising and training Golden Retriever “Wheat,” to be a guide dog, and promoting the work of the non-profit Guide Dogs for the Blind; and

WHEREAS, this exemplary record of service and accomplishment brings honor to herself and family, to her Troop, and to her community, and;

WHEREAS, the Fluvanna County Board of Supervisors fully supports the programs of the Girl Scouts of America and recognizes the important services they provide to the youth of our Country.

NOW, THEREFORE BE IT RESOLVED that the Fluvanna County Board of Supervisors joins Lauren’s family and friends in congratulating her on these achievements, and acknowledges the good fortune of the County to have such an outstanding young woman as one of its citizens.

THE FOREGOING RESOLUTION WAS DULY AND REGULARLY ADOPTED by the Fluvanna County Board of Supervisors at a regular meeting of the Board held on the 18th day of October, 2017, by the following vote:

SUPERVISORS	AYE	NAY	ABSTAIN	ABSENT	MOTION	SECOND
Mozell H. Booker, Fork Union District	X				X	
Patricia B. Eager, Palmyra District				X		
Anthony P. O’Brien, Rivanna District	X					X
John M. Sheridan, Columbia District	X					
Donald W. Weaver, Cunningham District	X					

John M. Sheridan, Chair
 Board of Supervisors

Comments made by Mr. Paul Grady during Public Comments and submitted for the official record:

My name is Paul Grady and I live in Crozet in Albemarle County. My concern this evening is that the County wants to downzone parcel 54A-1-43 from commercial to residential. I would consider this action to be a taking of property without compensation. This parcel has been, for well over 100 years, the back lot of the Walton Store. There was even a sawmill back there at one point and it is the only part of my property that is not in the 100 year flood plain. Since I requested commercial zoning in the property owner survey and that hasn't happened, I can only assume that there is opposition to the idea that I made public that the highest and best use for my property would be a brewery and a restaurant.

I would like for parcel 54A-1-43 to remain commercial or you can just buy me out. I would even entertain an offer from the Church next door. Mr. Nichols know my terms and then I could just turn my back and walk away and not look back. But in the meantime I will do everything legally possible to retain the commercial zoning on parcel 54A-1-43. This property is the only thing I have to enhance my retirement. Why are you trying to reduce it in value.

Thank you for your time.

APPROVED