# (COUNCILLOR SAITO)

#### CITY OF MISSISSAUGA

The Chair: I call forward the city of Mississauga; Patricia Saito.

Good afternoon. You have 10 minutes for your presentation. You may leave time within that 10 minutes for questions, if you wish. I would ask you to identify yourself for the purposes of our recording Hansard.

**Ms. Patricia Saito:** Thank you, Mr. Chairman and members of the finance and economic affairs committee. My name is Pat Saito. I am the councillor for ward 9 in the city of Mississauga; I have been representing ward 9 for the past 14 years.

I'd like to thank you for giving me this opportunity today to present my position on Bill 186. I'm here today on behalf of my constituents to urge you to pass Bill 186 as quickly as possible.

With me in the audience today are representatives of the ratepayer associations in ward 9, who are also very supportive of the recommendations, particularly as they relate to representation in Bill 186.

I'm going to speak today on the representation issue only. Later on this afternoon, Mayor McCallion will give you details on the cost issues and will explain very fully how Mississauga has been funding all regional capital costs at 66% since 1974, so I'm not going to go into details on that.

Ward 9, which I represent, is one of the two largest wards in the city of Mississauga and has a current population of 100,000 people. The projected population is 130,000 people, very close to the size of a provincial or federal riding. In fact, we have about the same population as Prince Edward Island. If ward 9 were a city, based on the 2001 census numbers, it would be comparable in size to Kingston, Thunder Bay, Chatham-Kent, Guelph or Barrie. I can't imagine having only one politician representing those great cities.

Not only do my residents have only one representative, but I also represent four times as many people as the average regional councillor in the GTA, and that number is 29,000.

As a councillor at the region of Peel it's very frustrating for me, and has been for the last 14 years, to have one vote on behalf of my 100,000 residents, while the town of Caledon, with a total population of about half my ward, has five votes.

I've always been a very active member of regional council. I've served on numerous committees as chair and vice-chair, including budget, works, planning and others. I believe that my involvement over the years has contributed greatly to the success of Peel region; I don't think I'm

overstating it when I say that. It's time, however, for representation at the region to be adjusted to more fairly reflect the population that exists today.

With the passing of Bill 186, my ward, along with ward 6, Mississauga will be divided to create districts that are more in line with the rest of the city and that are more manageable. While I regret having to lose part of the community I have represented for so long, my citizens deserve to have this additional representation at both the city and the region.

The opposition has spoken about not rushing this process and questioned what there is to lose by allowing time to make the process work. I think that having under-representation at the region for over three decades, having a 1991 OMB decision stating the need for a better representation ratio, having exponential growth in my ward over the past 10 years and having numerous residents tell me that they feel strongly about adding more wards to the city, speak volumes as to how slowly we actually have moved on this issue. Any further delays on this matter will force the citizens of Mississauga to continue to be under-represented at the region of Peel.

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I've also heard the arguments made by those who oppose this bill that the province should adopt all the recommendations made by the facilitator, Judge George Adams. While I agree that Judge Adams is a very well respected expert at assessing and resolving disputes, he is also, by his own admission, not an expert in the field of municipal government. His recommendation on representation was clearly a way of trying to resolve what was a very uncomfortable issue based on a last-minute proposal by the mayor of Brampton. Mr. Adams recommended adding councillors in Brampton for a population that is not yet in place and that may never materialize. Never before has that been done, nor should it be. In my view, representation by population is a basic democratic principle and must be applied.

If the facilitator's recommendations were to be implemented in 2006, including the mayors, the city of Mississauga would have representation at the region of one per 58,458 people, Brampton one per 39,000 and Caledon one per 11,600. By 2009, Mississauga would have one per 59,700, Brampton one per 44,409 and Caledon one per 12,600. This is based on the region of Peel official plan population projections -- not even close to representation by population.

Mississauga had made a suggestion for two additional representatives at the region for a total of 12. We also suggested that Brampton be given two for a total of eight, and that Caledon be reduced by one, for a total of four. This would result, in 2006, with Mississauga having one representative per 58,000, Brampton one per 53,000 and Caledon one per 14,500.

While the province did not adopt this recommendation, Bill 186 comes closer to achieving fairness for our citizens. On behalf of my citizens, I am therefore urging the province to adopt this legislation to increase Peel regional council by adding two additional Mississauga councillors and one additional Brampton councillor.

In closing, I'd like to thank you for the opportunity to share with you the very real concerns in my ward, and I look forward to Bill 186 being passed as quickly as possible. Fairness is long overdue for the citizens of Mississauga. You have an opportunity to rectify that, and I would urge you to do it as soon as possible. Thank you very much, and I'll answer any questions you may have.

# (ED SAJECKI)

# CITY OF MISSISSAUGA

**The Chair:** Would the city of Mississauga come forward, please? Good afternoon. You have 10 minutes for your presentation. You may choose to leave some time within that 10 minutes, if you wish, for questions. I would ask you to identify yourself for the purposes of Hansard.

Mr. Ed Sajecki: Good afternoon. My name is Ed Sajecki and I am the commissioner of planning and building for the city of Mississauga. I want to thank you, Mr. Chairman and members of the committee, for your kind consideration.

What I'm going to do is talk about the process that the city of Mississauga has been going through in terms of our own ward boundary review, and our city manager, Janice Baker, who is on the agenda later, will also be speaking to that matter. You do have before you -- at least, I believe it's been left with the secretary -- a copy of the staff report that was presented to council dealing with ward boundary reviews about one year ago. What I want to do is just read you the resolution that came out of that report. The resolution of council was: to amend the composition of city council by adding two additional councillors and that that be endorsed; secondly, that amending the composition of regional council by adding two additional representatives from Mississauga be endorsed; and thirdly, that the ward boundaries review be circulated to ratepayer groups, school boards, business improvement areas, the Mississauga Board of Trade and the Urban Development Institute.

Subsequent to that, a further report was presented to council this past October, summarizing the input that was received. A statutory public meeting is scheduled for May 30 of this year. So basically we've been in the process for one year, in terms of statutory requirements.

Just by way of background, I wanted to make a couple of points about the details of that report. In 1974, the city and the region of Peel were created and the newly formed city of Mississauga was home to approximately 220,000 people. While the report deals with population distribution issues, I think there's a further point that's really important and hasn't yet been mentioned in terms of the complexities of change that Mississauga's been going through.

Mississauga is now home to about 410,000 jobs. It has the most dynamic industrial market within the greater Toronto area and the greater Golden Horseshoe. It has a very vibrant waterfront. It has the complexities that go along with developing an emerging city centre and it

has the challenges of infill and redevelopment. The point I'm leading toward is that the city staff report dealing with population distribution doesn't get into -- because that's not how the OMB said we should look at these things -- the workload and the complexities involved in dealing with a municipality that has the kind of complexities that I just outlined. I can tell you, I probably spend about 30% of my time dealing with economic development issues, as do the councillors. The fact that we were able to get that kind of business climate going in the city I think is testament to the amount of time that council spends on those issues.

I want to basically say that in terms of the evaluation criteria that the city went through, our first priority was to reduce the population disparity between the ward sizes in Mississauga. We considered the difference between the largest ward and the smallest ward for both the year 2006 and 2012. The smaller the disparity between the ward sizes, the more equitable the representation for the people of Mississauga and the fairer the workload for the local councillors. For the proposed 11-ward scenario, the difference in population between the largest and smallest wards would be about 36,000 persons in 2006, decreasing to about 33,000 persons in 2012. This is a considerable improvement from today's nine-ward situation, where in 2006 the difference between the largest and smallest wards would be almost 81,000, increasing to about 84,000 in 2012 if there were no additional wards.

The second criterion used was percentage variation from average ward size if Mississauga's population was equally distributed among all wards. For the proposed 11-ward structure the greatest difference would be approximately 31% in both 2006 and 2012. Again, this is a considerable improvement from today's nine-ward situation where the variation for both 2006 and 2012 would be over 60%.

The third criterion that was used in determining the ward boundaries was the use of natural and artificial features. The proposed ward boundaries they considered natural and artificial features included arterial roads, highways, rivers and creeks, and railway lines. We also looked at the geographic form. The proposed boundaries follow straight lines and aren't easily identifiable. The physical area of each ward is similar in size except for ward 5, which as you can all appreciate contains the Lester B. Pearson International Airport, and also some large industrial areas which could not be divided up.

We wanted to keep historic communities contained within a ward. In the northwest portion of the city, this includes Meadowvale village and Streetsville, and so the proposed ward boundaries do not split these historic communities. We wanted to keep BIAs within a single ward. In the northwest portion of the city, the only BIA -- and that's a business improvement area -- is in Streetsville, which is contained within one ward. Wherever possible, ratepayer associations should be contained within a single ward. There are five ratepayer associations in the northwest and only one is being split by the proposed ward boundaries.

I just want to end off by saying that the proposed ward boundaries address the problems of high resident-to-councillor ratios. They adjust the imbalance in councillor-to-resident ratios across the city. They do meet the rigorous criteria that were set out by the Ontario Municipal Board -- and I believe Janice Baker will comment on that board hearing in her presentation -- and certainly, in

the view of staff, will meet the needs of the residents of Mississauga for the next 15 to 20 years. Just to reiterate, this matter is going forward to a statutory public meeting after being in the process for about one year now, and that is being held on May 30.

I thank you very much for your time.

# (COUNCILLOR ADAMS)

## CITY OF MISSISSAUGA

**The Chair:** I call on Eve Adams to come forward, please. Good afternoon. You have 10 minutes for your presentation. You may leave time within that 10 minutes for questions, if you wish, and I would ask you to state your name for the purposes of our recording Hansard.

**Ms. Eve Adams:** Thank you. I'm here to speak in support of Bill 186. My name is Eve Adams. I'm the councillor for Mississauga's ward 5, and I'm due to deliver my baby the day after tomorrow.

Welcome to my ward, home to Canada's --

Mr. Peterson: Mississauga is growing.

Ms. Adams: It is; population up by one.

This is my ward. It's home to Canada's largest international airport, almost 80,000 residents and 9,300 businesses. That's not in Mississauga, but 9,300 businesses just in my ward alone.

There are parts of Peel region which have conscientiously chosen not to develop. Caledon elects leaders who prefer rolling hills, vast acreages and serene countrysides far removed from industry. Some of Toronto's wealthiest families have chosen to build their large compounds and summer retreats in Caledon. It's a beautiful lifestyle. No one would begrudge them their beautiful country mansions if they paid their fair share, but they don't. Mississauga residents have subsidized that lifestyle and Caledon's elite choices.

Mississauga pays 65% of the costs at the region -- I know you've heard that -- yet we only have 62% of the population and, worse yet, only 48% of the votes.

I represent a diverse ward of great people and hard workers. Near the airport, three generations of immigrant families cram themselves in small, wartime housing so that soon their children will have more opportunities, they hope. Their property taxes subsidize Caledon mansions. Seniors who served our war industries struggle to pay more in property taxes today than they ever paid for their mortgages. They subsidize the Caledon gentry. And then, many of my residents are

young families, where both parents must work in order to make mortgage payments. Some commute two to three hours a day to return to their 36-foot-wide lots with tiny backyards, and yet their property taxes are subsidizing Caledon. That's why everyone will tell you that property taxation is one of the most regressive forms of taxation. You shouldn't have the homes of seniors, immigrants and young families subsidizing the big properties.

My residents endure the noise and pollution of the airport, the highways and spinoff industries. Caledon gets the benefits of those industries but doesn't need to put up with any of the downside. The inequity has gone on far too long.

I thank you for the two additional votes at regional council, but I would encourage you to move beyond Bill 186.

Mississauga does not need an additional layer of government. Our resources are already limited, and the region is just another level of bureaucracy and red tape. I've now had the honour of working at all four levels of government, I've consulted for businesses across the US, and I can tell you that the challenges faced by Mississauga businesses are unique, to say the least. My ward is the home of head offices like Liz Claiborne, Mattel, Sara Lee, Hershey, Kellogg's, General Mills, Spar Aerospace, Oracle, Pepsi, KIA, Subaru and Colgate-Palmolive. Almost all are located in corporate parks on Mississauga streets. That's the good news. If you're a small or medium-sized business, though, and would like to border a regional road, you face a maze.

Let me give you an example. A woman in her thirties chose to strike out and run her own daycare in my ward. After receiving approvals from the province, she leased space in a 15-year-old, busy strip plaza. Because the plaza exited on to two streets, one a regional road and the other a city road, she triggered the planning department processes of both levels. She now had to go to the planning department at the city and the planning department at the region. She also triggered the works and roads department at the region and the works and roads department at the city. She took out a loan to fund her dream, prepaid her lease, met the city's requirements, hired contractors in good conscience, and only then was told that the plaza owner would have to give up some land on Dixie Road free of charge or she would not get clearance from the region. The region admitted that it wasn't her fault, as the business owner; they should have obtained the land a decade before. It was an oversight, but now they could not overlook it and apologized for waiting so long to tell her. The plaza owner said it wasn't his problem, he wasn't giving up his land for free, it didn't affect any of his other tenants, and she would have to walk away from her investment.

She's just trying to open a daycare. You'd think that experienced help or ministry requirements or child care safety would be the biggest hurdles she'd face. Instead, she needs to weave through a layer of bureaucracy which didn't have its paperwork in order a decade ago, again was slow to the party, and ramped up her costs.

A month later, I have a medium-sized business owner looking to build at the intersection of another regional and municipal road. The city, the region, the conservation authority and the airport all have to be circulated on his file. His planning consultant, hired because few business

owners can afford to do this or understand the complexity themselves, had made the rounds and responded to every agency's requirements and cleared his paperwork. So now he is ready to break ground and lay services for his construction. But I receive his panicked call. The region, again in an oversight, forgot to ask for land for a road-widening along the front of his project -- maybe. The region wasn't sure if they needed it, but he would have to wait until they took measurements of the road and got back to him. The construction trucks were on his land. He needs to know if he's building on the right spot. Does he now need to move that building back? Should he be building up another level? None of this mattered at the time. All of this comes at no small cost to him.

#### 1420

We should be encouraging businesses and incubating them. The provincial coffers certainly rely on them, and they provide employment closer to home for our families. They will be tomorrow's success stories if we don't choke them in red tape today.

Mississauga is a city of almost 700,000 people. Our residents shouldn't be subsidizing Brampton and Caledon through property taxes, and our businesses don't need another level of bureaucracy. I would urge all of you to support Bill 186 and to reconsider eliminating the current region of Peel. As with most things, this debate comes down to money. Mississauga can no longer afford to subsidize the lifestyle choices of our neighbours. Thank you.

## (JANICE BAKER)

#### CITY OF MISSISSAUGA

**The Chair:** Janice Baker, would you please come forward? I've noted the smiles from persons when I repeat this, but I have to do it. You have 10 minutes for your presentation. You may leave time within that 10 minutes for questions if you wish. I would ask you to state your name for the purposes of Hansard.

Ms. Janice Baker: Thank you for the opportunity to address the committee today. My name is Janice Baker. I am the city manager for the city of Mississauga. Bill 186 is a very important piece of legislation for both the city of Mississauga and the region of Peel, as it represents fairer representation for our city's residents than they have had for many decades. I'm about to give the committee a little history lesson.

Today I will focus on the process by which the many city of Mississauga councils and city staff have dealt with the representation issue. It shows Mississauga's clear attempt to follow a consistently solid and inclusive path to try to rectify the imbalances on both councils. The question has been raised, "Why now, after 30 years?" Our response is, "Finally, after 30 years."

Mississauga's current nine-ward model has been in place since its inception in 1974, when the city and the region were created. The exact number of representatives from each of the three municipalities that make up Peel region was spelled out in the 1974 legislation. Mississauga councillors have always been both city and regional councillors, each representing a separate ward. This representation model, where residents have a single point of contact, was recognized by Mr. Adams, the provincially appointed facilitator, as the preferred model. That model has served the residents of Mississauga well, and we want to retain it.

It has been suggested that we can solve the problems of a couple of wards by rebalancing the whole of council. We have already done this several times. Because Mississauga has been one of Canada's fastest-growing cities, we have had to amend the ward boundaries many times to rebalance the population of each ward. The ward boundaries were realigned for elections in 1978, 1985 and again in 1991. Every time we have realigned the wards, we have had to confront the issue of the councillor-to-resident ratio. However, each time the boundaries were amended, the number of wards remained unchanged. By 1987, it was clear that the realignment of ward boundaries was not enough and that the city needed to add more wards. City council directed a review of the matter, which resulted in a resolution to take the necessary steps to add additional wards representing Mississauga at regional council.

In 1991, an Ontario Municipal Board decision addressed not only a new ward configuration but also the issue of the number of wards. The board spoke to the need for a more permanent solution to the issue of councillor-to-resident representation at the region and called for a solution within an appropriate amount of time. That was in 1991, when our population was 465,000 people. Now, 14 years later, our population has grown to 695,000, and we still have the same number of seats at regional council.

Mississauga's population is 62% of the region, yet we have 48% of the representation. A pillar of a democratic system is representation by population, and this has not been the case in Peel for 30 years. Most recently, our city staff began again to work on identifying new ward boundary options in 2003. A report outlining two preferred ward alignment options was brought to city council in June 2004, and it should be noted that the report used similar criteria to those used in the previous OMB decision, including ward population, the percent variation from the average ward population, use of natural and artificial features, geographic form and area, impact on historic communities and communities of interest, impact on business improvement areas and the number of official ratepayer associations.

The two ward realignment options were circulated for comment to all ratepayer associations in Mississauga, Mississauga's three business improvement districts, the Peel District School Board, the Dufferin-Peel Catholic District School Board, the Mississauga Board of Trade, the Urban Development Institute, Peel Chapter, MPPs for Mississauga, the region of Peel, the city of Brampton and the town of Caledon. Last November, we reported on the comments we had received from that circulation, which were supportive of the proposal to add additional councillors, and we have the required public meeting scheduled for May 30, 2005, regarding this matter.

#### 1450

I believe that in the description I have just presented regarding the process Mississauga has gone through, it is clear that talented professional staff have spent a phenomenal amount of time analyzing the information to ensure the residents have the best possible representation at both the city and regional level. The OMB members also saw the need for more wards. This process has not been haphazard or rushed, but rather an organized, sound and common-sense approach handled by seasoned professionals in the pursuit of fairer representation for its citizens.

I would like to remind the committee that if new ward boundaries are not in place by the end of this calendar year, Mississauga will not have better representation in time for the 2006 municipal elections. That would mean another three years before Mississauga could hope to have equitable representation. As I indicated earlier, 62% of the region's population lives in Mississauga. With the proposed two additional councillors on regional council, Mississauga will have 50% of the representation. This is a reasonable and modest approach to starting to address a long-standing imbalance. We have done our work, as we always do in Mississauga, in a consistently professional fashion.

Thank you for your time. I would be happy to answer any questions.

# (MAYOR McCALLION)

## CITY OF MISSISSAUGA

**The Chair:** The city of Mississauga. Good afternoon. You have 20 minutes for your presentation. You may leave time for questioning if you wish within that 20 minutes, and I would ask you to identify yourself for the recording Hansard.

Ms. Hazel McCallion: Hazel McCallion, mayor of the city of Mississauga.

I appreciate the opportunity to appear before you today and to present the city of Mississauga's case.

First of all, the citizens' task force, Brad Butt, has clearly indicated to you as to how we got to where we did by looking at the future of Mississauga. That report came to council, and then we proceeded to involve the public in many, many ways. We held public meetings; I sent a letter out to every resident in Mississauga with a return card to be sent back to us; we asked Environics to do a study; the councillors held public meetings in the different wards. It was a great, great debate, public participation, and so we really did our homework in regard to consulting the public.

We have resolutions that you'll see in this book -- by the way, I have a copy for each member of the committee; it's being distributed now -- support from many, many organizations in

Mississauga, as well as from individual citizens. I spoke on many, many occasions on the issues. Our MPPs have studied. We met with them and briefed them thoroughly on numerous occasions to make sure that they understood the situation. So let there be no doubt that we have the full support of our residents to separate from the region of Peel.

One of the reasons is the representation that's been well covered by a number of deputants; duplication and overlapping of services; fair representation of Mississauga residents at the region. Now, this has been going on for 30 years. We have been under-represented for 30 years. Caledon has been over-represented for 30 years. When you think that we have 10 people on regional council, Brampton has six and Caledon -- in 1974, the population of Mississauga was 219,000; we had 10, Brampton had six, and Caledon had five, for somewhere around 30,000 to 35,000 people. So it really was screwed up from day one in regard to the representation.

We knew the inequity existed, and one of the reasons the region of Peel has been a success is the major contribution made by the city of Mississauga with the 10 people who have represented. I've been on the regional council for the 30 years that the region has existed. Some of my councillors have 18, 16 and 14 years. There have been many changes in the city of Brampton and the town of Caledon representation on regional council. We have done our homework. We hired an independent financial consultant to study the financial impact of the city pulling out of regional government, and they estimated that we could save \$32 million a year. If we pulled out of the region of Peel, Caledon's taxes would go up 12% and Brampton's would go up between 7% and 8%, so that gives you an idea that the taxpayers of Mississauga have been subsidizing the taxpayers of Brampton and Caledon for 30 years. The time has come that our costs are increasing. We're a mature city, our taxes are going up, and therefore we can no longer be subsidizing the property taxpayers of Brampton and the town of Caledon.

After going down to the province and meeting with the Premier, we got the message, "We're not going to support separation from the region of Peel." So we came back to the city of Mississauga, put our heads together and said, "How do we deal with it?" We came up with plan B, which means the region would remain, and that document is in here. We submitted that document informally to the two mayors, the mayor of Brampton and the mayor of Caledon. I asked them to take it to their councils and let us have their comments as to what they thought about it. We did not hear back. Then, after council endorsed plan B, we transmitted it to Brampton and Caledon. The mayor of Brampton acknowledged it and said she would refer it to her council for consideration. We have never heard from them. The mayor of Caledon acknowledged it and said that the only concern she would not support would be Mississauga having a majority vote in the region. Those were the only comments that we ever received from the two municipalities. We were prepared to discuss the issue.

### 1500

Needless to say, we did not take it to the region of Peel council, because how in the world would you ever win with the voting situation that exists there? In other words, we would be asking the mayor of Brampton to vote to increase their taxes and the mayor of Caledon to vote to increase their taxes. I don't know what mayor would do that.

So we felt we had to go to the province. We took plan B to the province, and it took quite a while for them to come back and say that they would like to appoint a facilitator. They asked us for suggestions. We recommended a very experienced person who is at the local, regional level to do the job, because he had worked for the province on the restructuring of government in a number of places in the province. Instead, the province appointed a judge. I recall the first day we met with him, and he said, "I know very little about local or regional government. I'm a facilitator, and my job is to try to get a consensus. That's my job." We asked him, "Will you make recommendations?" and he said, "Well, I don't know."

We went through the process. He met individually, he met jointly. Then the proposal brought forward by the mayor of Brampton was that they wanted five more members; they didn't want any change to Caledon. I unequivocally said to the commissioner, "Under no circumstances will my council support that." There was no consensus. When you read the facilitator's report, he too said that there may be a consensus forged; he didn't say there was a consensus. So I want to clear away that myth that there was a consensus. We then proceeded to deal with the issue with the province and submitted reports, hoping that a decision would be made very quickly because of our ward boundaries and the need to go forward.

Bill 186: Let me deal with it. It is definitely not what we want. But when you get a little progress in something that has been stalemated for 30 years, you've got to show interest and support. So we do support Bill 186 in giving us representation.

By the way, the province has directed us to sit down and look at what Mississauga has been saying for years: Realign the services of the region of Peel for the benefit of the taxpayers of the region of Peel. Duplication and overlapping in government today has got to end because of the way our property taxes are increasing.

We agree that when they get the population, Brampton should have -- I hope that Brampton will not suffer what we suffered for 30 years. We've gone from 219,000 to 700,000, and we've had no change in our representation. We would not want that to happen to Brampton. But I've got to tell you that if Brampton's representation goes up, then I think Caledon's should come down. Otherwise, you're going to create a huge regional council. I think there are too many people today. Look what happened in Toronto.

We would like what the Peel Board of Education has. Their makeup is 12 trustees, one for Caledon, four for Brampton and seven for Mississauga. Do you know what? Mississauga has control of the vote at the Peel District School Board, and it seems to operate extremely well.

So I say that we do want Bill 186 passed, and I think it should be passed very quickly.

We have made a major contribution to the region of Peel. I can tell you that we are not prepared any longer to subsidize Brampton and Caledon taxpayers. We're all faced with challenges. I just came from the large urban mayors' meeting, and everybody is worried about the increase in property taxes.

This book contains all the information. We did our homework, because I don't believe that you go to government with just a request to do something. We did our homework, we got the independent financial statement -- not our statement of figures; it's independent -- and all of it is in here. I think when you want to do something, you have to do it right, and you have to give the necessary background and data for those in the decision-making process to make the right decisions.

I'd be glad to answer any questions.