



**Development Chenango Corporation**  
Finance Committee Meeting  
December 15<sup>th</sup>, 2022 | 8:15 a.m.

- 1. Call to Order**
- 2. Approval of Finance Committee Minutes**
  - a. September 16<sup>th</sup>, 2022, Finance Committee Meeting Minutes (*attached*)
- 3. Financial Report:**
  - a. Financial Report and Investment Report, ending November 30, 2022 (*attached*)
- 4. New Business**
  - a. New Loan Applications
    - i. BALF Loan
      1. Natural Beauty Breast Prosthesis Loan application for \$18,000
    - b. Restore NY Letter of intent for The Norwich Hotel- Submitted Pending Approval
    - c. Restore NY Letter Of intent for Greene Properties- Submitted Pending Approval
    - d. Vote on Next Year's Board meeting schedule
- 5. Updates**
  - a. T-Squared closed on 76 October 12<sup>th</sup>, 2022
- 6. Discussion Points**
  - a. Workforce Development Initiatives (*attached*)
  
- 7. Adjournment**

**Next Regularly Scheduled Meeting: TBD**

**Development Chenango Corporation**

Finance Committee Meeting  
September 15<sup>th</sup>, 2022| 8:15 a.m.



**Present:** S. Buter; S. Marshman; M. Branham; L. Halberg; C. Olin; M. Eldred

**Absent:** None

**Contract Staff:** J. Ostrander

**Guests:** KJ. Graves

1. M. Eldred called the meeting to order at 8:15 a.m.
2. Motion to approve Minutes from June 16<sup>th</sup>, 2022 meeting made by S. Marshman  
Seconded by S. Butler. Ayes all. Approved.
3. KJ. Graves reviewed Financial Report and Investment Summary ending August 31, 2022
  - a. Motion to approve the Financial Report and Investment Summary made by S. Marshman; Seconded by J. Telesky. Ayes all. Approved.
4. J. Ostrander Reviewed the \$100,000 Loan application from T-Squared.
  - a. J. Telesky & M. Eldred Requested additional collateral documents be added to the loan application documents.
  - b. Motion to approve the Loan Application made by J. Telesky; Seconded by S. Marshman. Ayes all. Approved.
5. J. Ostrander Shared an update on the Childcare initiative.
6. J. Ostrander informed the board of the application being submitted to the RESTORE NY program for both Gavin's Pizzeria and Hotel Norwich.
7. J. Ostrander Informed the board the status of the DRI which is pending delegations from the state for projects.
8. J. Ostrander informed the board that the loans for Hillcrest Lavender and Natural Beauty Breast Prosthesis all have been closed on.
9. J. Ostrander informed the Board that the Sherwood in had been purchased and the loan paid off, also informed the board of the ribbon cutting event they were holding.
10. J. Ostrander asked M. Branham to review the profit and loss statement for the 17-19 S Broad Street property.
11. KJ Graves reviewed the tentative budget with the finance committee
12. A motion was made to adjourn the meeting. Motion made by J. Telesky. Seconded by S. Marshman. Ayes all. Approved

Respectfully Submitted

*Jenna Ostrander*

Jenna Ostrander  
Board Recorder



**Development Chenango Corporation  
Full Board Meeting Minutes  
September 28, 2022| 8:15 a.m.**

**Present:** B. Burton; M. Branham; S. Marshman; J. Telesky; S. Butler; J. Miller; P. Komendarek; M. Flanagan; K. Smith; M. Stagnaro; L. Halberg; M. Eldred; T. Potter; G. Seneck

**Absent:** B. Doliver; C. Olin; J. Hinman; P. Lopresti; P. Dewey

**Contract Staff:** J. Ostrander; KJ. Graves

**Guest:** None

1. M. Branham called the meeting to order at 8:19 a.m.
2. Motion to approve June 22, 2022 annual board meeting minutes made by M. Flanagan Seconded by S. Marshman. Ayes all. Approved
3. Motion to approve September 1st, 2022 special board meeting minutes made by J. Miller Seconded by M. Flanagan. Ayes all. Approved
4. Motion to approve June 16, 2022 regular finance committee meeting minutes, made by S. Marshman Seconded by B. Burton. Ayes all. Approved.
5. M. Branham reviewed the August 31, 2022 Financial & Investment report including:
  - a. Assets, Liabilities & Capital, Receivable Loans, Aged Receivables & Payables and Statement of Activities.
6. J. Ostrander reviewed the recent loan activities
  - a. Closed on the Hillcrest Lavender Farm Loan (\$68,000) -For business expansion
  - b. Closed on Natural Beauty Breast Prosthesis (\$25,000)- For manufacturing start-up
7. J. Ostrander Reviewed tentative loans
  - a. T-Squared- \$100,000
8. J. Ostrander gave an overview the T-Squared loan.
  - a. Motion to approve \$100,000 for T-Squared was made by J. Miller Seconded by M. Flanagan. Ayes all. Approved
9. J. Ostrander reviewed the Economic development report
  - a. B. Knowles provided an update on IDA projects
  - b. Cascun Farm lease has been terminated and recorded
  - c. 5 Walnut Ave purchase was finalized
  - d. Everything Bagelry- Mathias Wesner
    - i. Working on leasing the property
10. J. Ostrander gave an overview of the Grants DCC has applied for
  - a. Community Foundation for South Central New York
    - i. Chobani Grant was denied
  - b. Restore NY
    - i. Gavin's Pizzeria- Mt. Upton DCC applying on behalf of Guilford
    - ii. Karman Harrington- Barons Inn/Curtis Lumber working on submitting the Letter of Intent for both projects
    - iii. Hotel Norwich-partnered with the City Commerce Chenango will be applying for the Restore NY grant for the Hotel project.
11. J. Ostrander reviewed Executive Directors Report & Updates
  - a. Update: Pending the release of the projects from the state
  - b. Update: Hotel Project
    - i. DCC applied for NYMS and was not awarded

- ii. Discussion will begin for a lease
  - c. Update: Childcare
    - i. Met with The Place to discuss other funding opportunities and review how Commerce Chenango can assist
    - ii. Cullman center was awarded due to inability to acquire a facility they will not be moving forward
  - d. J. Ostrander reviewed Workforce Development Initiatives
    - i. Leadership NextGen- We are reviewing the timeline to produce this initiative in the future
    - ii. Women's Leadership Series & Mentoring program- Partnered with Programs to begin planning this event
    - iii. BOCES Mentoring project- Commerce Chenango has partnered with Martha Ryan to begin connecting businesses to the future workforce
12. Motion to adjourn made by J. Miller Seconded by J. Telesky. Ayes all. Approved
13. Meeting Adjourned at 9:36 am.

Respectfully Submitted,

*Jenna Ostrander*

Jenna Ostrander

Board Recorder

Development Chenango Corporation  
**Statement of Financial Position**

November 30, 2022

	Note	November 30, 2022		December 31, 2021
<b>ASSETS</b>				
<b>Current Assets</b>				
Cash & Checking		\$ 60,765.16	\$	34,748.00
Revolving Loan Fund		55,440.96		91,738.95
Accounts Receivable (Net)	(1)	-		666.00
Prepaid Expenses		1,030.12		1,030.12
Current Assets		117,236.24		128,183.07
<b>Receivable Loans</b>				
BALF Loan Rec	(2)	536,138.63		554,164.26
ME Loan Rec	(3)	-		27,868.77
ARLF Loan Rec	(4)	247,797.42		193,752.59
COVID Loan Rec	(5)	46,008.82		23,114.53
Other Receivables		997.31		53.44
Allowance for bad debts		3,756.00		3,756.00
Allowance for ME bad debts		(1.46)		(27,870.23)
Allowance for BALF bad debts		(169.69)		(169.69)
Receivable Loans		834,527.03		774,669.67
Total Current Assets		951,763.27		902,852.74
<b>Long-term Assets</b>				
NBT Invest- 007831- Cash	(6)	1,471,912.60		1,682,446.29
NBT Invest- 017831- Cash		242,846.20		248,890.21
Total Long-term Assets		1,714,758.80		1,931,336.50
<b>Other Assets</b>				
Building- 17-19 S Broad		509,463.92		509,463.92
Building- 14-16 S Broad		506,541.12		506,541.12
Leasehold improvements		116,072.13		116,072.13
Equipment and Furniture		7,078.51		7,078.51
Accumulated depreciation		(130,287.89)		(130,287.89)
Total Other Assets		1,008,867.79		1,008,867.79
<b>Total Assets</b>		<b>\$ 3,675,389.86</b>	<b>\$</b>	<b>3,843,057.03</b>
<b>LIABILITIES AND CAPITAL</b>				
<b>Current Liabilities</b>				
Accounts payable	(7)	\$ 534.30	\$	2,223.54
Loan Escrow		-		-
Tenant Security Deposit	(8)	-		1,500.00
Total Current Liabilities		534.30		3,723.54
<b>Long-Term Liabilities</b>				
Loan Payable	(9)	152,048.20		161,851.62
Total Liabilities		152,582.50		165,575.16
<b>Capital</b>				
Fund Balance		3,677,481.87		3,545,385.95
Net Income		(154,674.51)		132,095.92
Total Capital		3,522,807.36		3,677,481.87
<b>Total Liabilities &amp; Capital</b>		<b>\$ 3,675,389.86</b>	<b>\$</b>	<b>3,843,057.03</b>

**Note**

## Statement of Financial Position

November 2022

**Receivable Loans**

Other Loans Receivable	\$	-	
BALF Loan Rec: Giltner		-	
BALF Loan Rec: Stony Ridge Maples		-	
BALF Loan Rec: Value Holding		10,896.57	
BALF Loan Rec: Hidden Springs Brew		43,746.39	
BALF Loan Rec: Otsego Medical		32,218.04	
* BALF Loan Rec: Grateful Grub		-	
BALF Loan Rec: Beers Rentals		24,917.69	
BALF Loan Rec: Sherwood Group		85,977.37	
BALF Loan Rec: 41 North Salon [BellaBella]		100,119.19	
BALF Loan Rec: Jerry's Inn		25,584.76	
** BALF Loan Rec: Sherwood Combined		(19.69)	
BALF Loan Rec: Forged Brewing		49,220.40	
BALF Loan Rec: Giltner Loan 2		34,279.73	
BALF Loan Rec: Natural Beauty Breast Prosthesis		24,960.99	
BALF Loan Rec: T Squared [2022]		104,237.19	
<b>BALF Loans Receivable</b>		<b>536,138.63</b>	-
*** ME Loan Rec: Maynard		-	
<b>ME Loans Receivable</b>		-	
ARLF Loan Rec: Sunrise Family		33,468.60	
**** ARLF Loan Rec: Proskine 2		50,000.00	
ARLF Loan Rec: Collier		95,739.17	
ARLF Loan Rec: Hillcrest Lavender Farm LLC		68,589.65	
<b>ARLF Loans Receivable</b>		<b>247,797.42</b>	
***** COVID Loan Rec: Galaxy Bowl		21,398.39	
COVID Loan Rec: Giltner		24,610.43	
<b>COVID Loans Receivable</b>		<b>46,008.82</b>	
Other Receivables		997.31	
Allowance for bad debts		3,756.00	
Allowance for ME bad debts		(1.46)	
Allowance for BALF bad debts		(169.69)	
<b>Allowance for Bad Debts</b>		<b>4,582.16</b>	
	<b>\$</b>	<b>834,527.03</b>	

- (1) See Aged Receivables Report
- (2) BALF Loan: \*Grateful Grub - sold business and paid off loan  
BALF Loan: \*\*Sherwood Restaurant and 25 Genesee St [combined into one loan] overpaid
- (3) ME Loan: \*\*\*Maynard [no activity since 2013] has been written off
- (4) ARLF Loan: \*\*\*\*Proskine 2 [Loan disbursed Feb 2019-no payments received]
- (5) COVID Loan: \*\*\*\*\*Galaxy Bowl ACH payment NSF in Sept with account frozen
- (6) See Investment Report
- (7) See Aged Payables Report
- (8) Tenant security deposit paid back to Creative Works
- (9) STREDC Loan payable (principal & interest payments started 09-2017)  
Monthly Payment \$1,022.39      Nominal Annual Rate 1%

**Development Chenango Corporation**  
**Aged Receivables**  
**As of November 30, 2022**

Customer	Note	0-30	31-60	61-90	Over 90 days	Amount Due
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-

**Development Chenango Corporation**  
**Aged Payables**  
**As of November 30, 2022**

Vendor	0 - 30	31 - 60	61 - 90	Over 90 days	Amount Due
Nyseg	534.30				534.30
	534.30	-	-	-	534.30



Development Chenango Corporation

**Statement of Activities**

Ending November 30, 2022

Note	1st Qtr		2nd Qtr		3rd Qtr		4th Qtr		Year to Date		Year to Date		Better (Worse)		Budget	
	Jan-Feb Actual	Mar-May Actual	Jun-Aug Actual	Sep-Nov Actual	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget
<b>Revenues</b>																
	\$	38,105.00	\$	38,105.00	\$	38,105.00	\$	38,105.00	\$	152,420.00	\$	152,400.00	\$	20.00	\$	152,400.00
County Eco Dev contract rev		4,200.00		6,300.00		6,300.00		7,800.00		24,600.00		28,842.00		(4,242.00)		31,464.00
Rental income										32,091.24		48,595.80		(16,504.56)		48,595.80
Fees Earned - IDA Projects		0.42		0.65		0.65		0.64		2.36		2.30		0.06		2.50
Interest earned- Money Market										-		500.00		(500.00)		500.00
Misc Income																
<b>Other Revenues</b>																
Transfer from Other Funds	(1)	3,000.00		3,000.00		3,000.00		3,000.00		9,000.00		12,000.00		(3,000.00)		12,000.00
Transfer from Investments	(2)	30,000.00								30,000.00		30,000.00		-		30,000.00
<b>Total Revenues</b>		<b>75,305.42</b>		<b>44,405.65</b>		<b>79,496.89</b>		<b>48,905.64</b>		<b>248,113.60</b>		<b>272,340.10</b>		<b>(24,226.50)</b>		<b>274,962.30</b>
<b>Direct Costs</b>																
Marketing		281.48		1,131.97		754.55		611.48		2,779.48		6,645.83		3,866.35		7,250.00
Special project Exp										-		5,000.00		5,000.00		5,000.00
Property Maint- 14-16 S Broad		8,953.58		10,012.69		2,318.70		8,280.34		29,565.31		11,733.33		(17,831.98)		12,800.00
Property Maint- 17-19 S Broad		2,408.90		1,880.33		3,179.04		2,017.38		9,485.65		12,758.33		3,272.68		13,750.00
<b>Total Direct Costs</b>		<b>11,643.96</b>		<b>13,024.99</b>		<b>6,252.29</b>		<b>10,909.20</b>		<b>41,830.44</b>		<b>36,137.49</b>		<b>(5,692.95)</b>		<b>38,800.00</b>
<b>Gross</b>		<b>63,661.46</b>		<b>31,380.66</b>		<b>73,244.60</b>		<b>37,996.44</b>		<b>206,283.16</b>		<b>236,202.61</b>		<b>(29,919.45)</b>		<b>236,162.30</b>
<b>Expenditures</b>																
Contracted Services		20,784.22		31,176.33		31,176.33		24,420.09		107,556.97		114,313.17		6,756.20		124,705.27
Administration		1,117.80		1,676.70		1,676.70		1,676.70		6,147.90		6,147.94		0.04		6,706.85
Travel/Training		2,456.15		2,038.08		1,204.14		620.78		6,319.15		-		(6,319.15)		-
Technology/Equipment	(3)			1,784.52						1,784.52		-		(1,784.52)		-
Other Bank Charges				47.67						47.67		50.00		2.33		50.00
Dues and subscriptions		1,202.49		193.28		134.99		455.00		1,985.76		1,000.00		(985.76)		1,000.00
Meeting Expense				147.62		1,083.10				1,230.72		250.00		(980.72)		250.00
Office Supplies/Postage		295.96		274.20		260.70		173.80		1,004.66		1,145.83		141.17		1,250.00
Legal/Accounting fees		2,050.00		3,160.00		3,075.00		4,889.58		13,174.58		11,275.00		(1,899.58)		12,300.00
Audit fees				6,300.00				800.00		7,100.00		6,300.00		(800.00)		6,300.00
Insurance				260.25		1,814.00		260.25		2,334.50		2,130.00		(204.50)		2,400.00
Rent/Utilities		1,997.42		2,996.13		2,996.13		2,959.42		10,949.10		10,582.00		(367.10)		11,544.00
Repairs/Maintenance				397.97		391.29		384.59		1,442.87		458.33		458.33		500.00
Interest		269.02								1,466.67		1,466.67		23.80		1,600.00
Miscellaneous				659.31		2,909.28		2,444.75		-		25,000.00		25,000.00		25,000.00
Uncategorized Expenses	(4)	707.83								6,721.17		-		(6,721.17)		-
<b>Total Expenses</b>		<b>30,880.89</b>		<b>51,112.06</b>		<b>46,721.66</b>		<b>39,084.96</b>		<b>167,799.57</b>		<b>180,118.94</b>		<b>12,319.37</b>		<b>193,606.12</b>

Development Chenango Corporation

**Statement of Activities**

Ending November 30, 2022

Note	1st Qtr		2nd Qtr		3rd Qtr		4th Qtr		Year to Date		Year to Date		Budget		
	Jan-Feb	Actual	Mar-May	Actual	Jun-Aug	Actual	Sep-Nov	Actual	Actual	Budget	Budget	Better (Worse)	Budget	Budget	
	<b>32,780.57</b>		<b>(19,731.40)</b>		<b>26,522.94</b>		<b>(1,088.52)</b>		<b>38,483.59</b>		<b>56,083.67</b>		<b>(17,600.08)</b>		<b>42,556.18</b>
<b>Net revenues over expenditures</b>															
<b>Loan Fund Activity</b>															
	3,247.24		5,978.11		5,771.95		8,752.93		23,750.23		19,325.00		4,425.23		20,600.00
	604.22		824.64		5,344.00		1,372.07		8,144.93		9,125.00		(980.07)		9,500.00
	180.76		99.38		133.72		305.58		719.44		531.25		188.19		575.00
									-		-		-		-
									-		-		-		-
									-		-		-		-
(1)	(3,000.00)				(97.50)		(97.50)		(195.00)		(1,500.00)		1,305.00		(1,500.00)
	1,032.22		6,902.13		8,152.17		7,333.08		23,419.60		15,481.25		7,938.35		17,175.00
<b>Capital Project Activity</b>															
	-		-		-		-		-		-		-		-
<b>Investment Activity</b>															
	1,869.13		6,173.25		8,005.07		8,735.87		24,783.32		24,783.32		24,783.32		-
	94.20		979.99		356.13		537.73		1,968.05		1,968.05		1,968.05		-
					63.75		63.75		63.75		63.75		63.75		-
			4,724.53		(1,746.36)		(8,791.94)		(5,813.77)		(5,813.77)		(5,813.77)		-
	(79,409.93)		(75,511.97)		(70,631.16)		27,420.81		(198,132.25)		(198,132.25)		(198,132.25)		-
	(1,806.43)		(2,621.80)		(2,548.19)		(2,470.38)		(9,446.80)		(9,446.80)		(9,446.80)		-
(2)	(30,000.00)								(30,000.00)		(30,000.00)		-		(30,000.00)
	(109,253.03)		(66,256.00)		(66,500.76)		25,432.09		(216,577.70)		(30,000.00)		(186,577.70)		(30,000.00)
<b>Other Non-Cash Items</b>															
	<b>(75,440.24)</b>		<b>(79,085.27)</b>		<b>(31,825.65)</b>		<b>31,676.65</b>		<b>(154,674.51)</b>		<b>41,564.92</b>		<b>(196,239.43)</b>		<b>29,731.18</b>
<b>Net Income</b>															

(1) Quarterly Admin transfer from Revolving Loan to Operating [4thQtr processed in Dec]

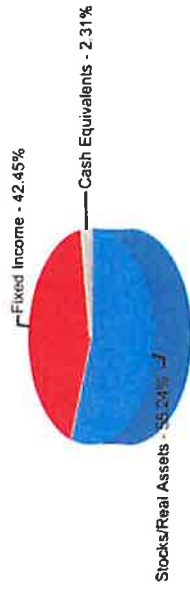
(2) Board Approved Annual Transfer from Investments to Operating

(3) New Laptops purchased and split with DCC/IDA/Commerce

(4) Credit Card charges not allocated



	Percent of Portfolio	Market Value
Cash Equivalents	2.31%	\$ 33,893.53
Fixed Income	42.45%	\$ 624,886.20
Stocks/Real Assets	55.24%	\$ 813,132.87
	100.00%	\$ 1,471,912.60



## Account Summary

Statement Period  
(11/01/2022-11/30/2022)

Year-To-Date  
(01/01/2022-11/30/2022)

Beginning Market Value	\$ 1,387,792.82	\$ 1,682,446.29
Cash Deposits	0.00	42.50
Asset Deposits	0.00	0.00
Cash Withdrawals & Distributions	0.00	(30,000.00)
Asset Withdrawals & Distributions	0.00	0.00
Administrative Expenses	(699.76)	(8,121.69)
Tax Free Interest & Dividends	0.00	0.00
Taxable Interest & Dividends	1,019.33	23,269.51
Realized Gain/(Loss)	0.00	(5,550.01)
Market to Market Gain/(Loss)	83,800.21	(190,174.00)
Ending Market Value	\$ 1,471,912.60	\$ 1,471,912.60



	Percent of Portfolio	Market Value
Cash Equivalents	4.28%	\$ 10,393.58
Fixed Income	95.72%	\$ 232,452.62
	100.00%	\$ 242,846.20



### Account Summary

	Statement Period (11/01/2022-11/30/2022)	Year-To-Date (01/01/2022-11/30/2022)
Beginning Market Value	\$ 242,266.24	\$ 248,890.21
Cash Deposits	0.00	30,021.25
Asset Deposits	0.00	0.00
Cash Withdrawals & Distributions	0.00	(30,000.00)
Asset Withdrawals & Distributions	0.00	0.00
Administrative Expenses	(122.13)	(1,325.11)
Tax Free Interest & Dividends	0.00	0.00
Taxable Interest & Dividends	226.77	3,481.86
Realized Gain/(Loss)	0.00	(263.76)
Market to Market Gain/(Loss)	475.32	(7,958.25)
Ending Market Value	\$ 242,846.20	\$ 242,846.20



## Meeting Schedule 2023

Board & Committee Name	Start Time	Dates
Commerce Chenango *Annual / Reorg Meeting	8:30 AM	February 22, April 26*, (Thurs) June 29, August 23, October 25  Budget Meeting: December 13, 2023
Commerce Chenango Finance Committee	8:30 AM	January 19, April 20, July 20, September 28  Budget Review Meeting: November 16, 2023
Development Chenango *Annual / Reorg Meeting	8:30 AM	March 22*, June 28, September 27, December 20
DCC Finance Committee	8:30 AM	March 16, June 15, September 21, December 21
IDA Board *Annual / Reorg Meeting	8:00 AM	Jan. 18, Feb. 8, Mar. 15*, Apr. 19, May 17, June 21, July 19, Aug. 16, Sep. 20, Oct. 18, Nov. 15, (Tues) Dec. 19
Chenango Foundation Board	8:30 AM	Feb. 21, May 31, Aug. 30, Nov. 29

Boards and/or committee may choose to hold a special meeting in addition to those listed above. Notice will be sent to committee members in advance. Please make your designated board recorder aware (noted below) if you have a conflict in advance so we can ensure a quorum.

### **Commerce Chenango President & CEO**

Sal Testani

[stestani@chenangony.org](mailto:stestani@chenangony.org)

(607) 334-1404 | (607) 316-1767 (cell)

### **CCIDA Board Recorder:**

Barb Knowles

[bknowles@chenangony.org](mailto:bknowles@chenangony.org)

(607) 334-5532

### **DCC Board Recorder:**

Jenna Ostrander

[jostrander@chenangony.org](mailto:jostrander@chenangony.org)

(607) 334-1401

### **Commerce Chenango &**

### **Chenango Foundation Board Recorder:**

Brianna Miner

[bminer@chenangony.org](mailto:bminer@chenangony.org)

(607) 334-1400 ext. 1000

For your reference, Commerce Chenango's offices will be closed in observance of the following 2022 holidays:

December 23<sup>rd</sup>, 2022 - January 2<sup>nd</sup>, 2023 (Holiday Break)  
 May 29<sup>th</sup> (Memorial Day)  
 June 19<sup>th</sup> (Juneteenth)  
 July 4<sup>th</sup> (Independence Day)  
 September 4<sup>th</sup> (Labor Day)  
 November 23<sup>rd</sup> – 24<sup>th</sup> (Thanksgiving)  
 December 22<sup>nd</sup> – December 25<sup>th</sup> (holiday observed)  
 December 29<sup>th</sup> and January 1<sup>st</sup>, 2024 (New Year's)

Additional dates will be posted in our weekly update, as necessary. Our offices are open Monday – Thursday from 8:00 a.m. – 5:00 p.m. and Fridays from 8:00 a.m. to 4:00 p.m.