

**SARATOGA COUNTY INDUSTRIAL DEVELOPMENT AGENCY MEETING**

**Town of Ballston Town Hall  
323 Charlton Road, Ballston Spa, NY 12020  
February 11, 2025 – 8:40 a.m.**

**PRESENT:** Members: Chairman Sutton, Erinn Kolligian, Phil Klein, Kevin Tollisen; Tom Lewis; Yvonne Manso; and Mike Mooney.

**STAFF & GUESTS:** Scott Duffy, CEO; Jeff Many, CFO; Kimberly Lambert, Administrator; James Carminucci, Counsel to the Agency; Greg Connors, SEDC; Steve Bulger, County Administrator; George & Barbara Hubschmitt; Christopher Abdoo, Assistant Superintendent/Burnt Hills-Ballston Lake School District; Michael Pandolfo, Town of Ballston Assessor; and Lori Eddy.

**ABSENT:** None.

Chairman Sutton called the meeting to order at 8:40 a.m.

**Approval of Meeting Minutes: January 14, 2025:**

Chairman Sutton stated the first order of business is the approval of the meeting minutes of January 14, 2025. Chairman Sutton asked if there were any changes to the meeting minutes. Ms. Kolligian made a motion to approve the minutes of January 14, 2025. The motion was seconded by Mr. Mooney. As there was no further discussion, all were in favor and the minutes were approved.

**Application: CTI Properties, LLC (Core-Tech Industrial Corp.) Inducement/SEQR Resolution:**

Chairman Sutton stated we have before us the application for CTI Properties, LLC. We are familiar with George and his company. Again, to just reiterate, the mortgage recording tax is \$15,000.00, sales tax \$70,000.00 and property taxes \$192,000.00.

Chairman Sutton asked for a motion to approve the application for CTI Properties, LLC as stated and presented. Mr. Tollisen made a motion to accept and approve the application as presented and discussed. The motion was seconded by Ms. Manso. Mr. Tollisen questioned if we heard anything from the Town of Ballston saying they are in favor of it? Chairman Sutton replied we have not heard anything to his knowledge. Ms. Lambert confirmed this information as well. There was no further discussion.

**RESOLUTION #1609**

RESOLVED, THAT the Saratoga County IDA does approve the application for CTI Properties, LLC (Core-Tech Industrial Corp.) as stated and discussed be acted upon. The results of the roll call vote were as follows:

AYES: Ms. Manso, Ms. Kolligian, Mr. Mooney, Mr. Klein, Mr. Lewis, Mr. Tollisen and Chairman Sutton.

NOES: None

ADOPTED: 7-0

Chairman Sutton thanked Mr. Hubschmitt and wished him good luck with his project as he goes forward. Thank you for keeping things in Saratoga County and we appreciate that and creating jobs for the County. Thank you.

### **Chairman's Report:**

Chairman Sutton the next agenda item is the Chairman's Report. Chairman Sutton stated he had the opportunity to go to the Saratoga County Planning and Zoning Conference last Wednesday. It was well attended. If you ever have a chance to go this conference next year, try to find time to go to that. It was well received. He thinks it was the largest conference that they have had to date, they had over 700 people attend. He would like to commend the Planning Department for Saratoga County creating such a really vibrant and active participation. The subject matter is well received by so many of the Town Planners throughout the County. He also would like to thank Tom Lewis who chairs the County Planning Board. Chairman Sutton asked Mr. Lewis if he had any comments on this.

Mr. Lewis stated he would like to thank, first of all, our County Administrator, Steve Bulger who really made the conference way better in so many different areas. It was funded and actually makes money now. He wanted to also thank Greg Connors who did a great job helping to explain to the land use members how important they are to support economic development. He also would like to thank Kim Lambert who did a fantastic job.. He also would like to thank Director, Jason Kemper for working with Kim. He is looking forward to next year and that will be our 20<sup>th</sup>. Thank you.

Chairman Sutton thanked Mr. Lewis for his comments.

### **CEO Report:**

Chairman Sutton stated the next agenda item is the CEO Report. Mr. Duffy stated there are no additional items for the CEO Report.

### **CFO Report:**

Chairman Sutton stated the next agenda item is the CFO report. Mr. Many stated he has just a few things. The PARIS 2023 is history there are no more issues with that. PARIS 2024, much of that can actually be started to be worked on depending on our auditors' financial statements. There are a few open items on the audit that is pretty straightforward. We need to get the information they need to get the audit wrapped up. With respect to the certificates of deposit, he just wants to follow-up with a couple of banks to make sure we are in order with the CD's we did last month. We had a tie in a request for proposal for a new round of a CD and it was tied so we have to figure out a way to break the tie. That is all.

Mr. Klein questioned Mr. Many what is the date of the PARIS Report that is due for 2024. Mr. Many replied the end of March. There is never really any reason to miss it. Mr. Klein stated ok.

Mr. Mooney questioned that banks that tied for the CD, is that at an existing bank that we use? Mr. Many replied yes.

Mr. Many questioned Ms. Lambert the names of the banks. Ms. Lambert replied Capital Bank and Ballston Spa National Bank.

Mr. Mooney stated it makes sense to just use the bank we are already using.

Mr. Many stated we have a very limited municipal list that we are approved for, not so much limited but a short list.

Mr. Mooney questioned if we have accounts at both of those banks now or just Ballston Spa? Mr. Many replied yes we do. Mr. Mooney replied ok.

Chairman Sutton questioned when do we have to make that decision? Mr. Many stated he could send each of them an email, it depends how the Board would like to handle it. We could split it. Those are his thoughts. Realistically it is the Board's choice.

Mr. Mooney questioned if one bank was easier to deal with than the other? Mr. Many replied he would say they are equivalent. Mr. Duffy questioned if you could break it up at each bank. Mr. Many replied that is another option.

Ms. Lambert stated what we did this for was a \$1,000,000 bid and then a \$500,000 bid. For the \$1,000,000 bid, Capital Bank was the winner. Our Board will still have to do a signatory for that bank. So, to your question Mr. Mooney, we still have to get into that bank per se, but that was from the first bid. The second bid we did was for a \$500,000 CD for a year and the tie was to the runner as we say, either Ballston Spa National which we have signatories on and then Capital Bank we will. That is to the Board's discretion on how they want to proceed with that.

Mr. Mooney questioned if the \$1,000,000 is in the bank even though we don't have signatures yet? Ms. Lambert replied it is at Saratoga National Bank and it will get transferred over to Capital Bank.

Mr. Mooney questioned so that hasn't started yet. Ms. Lambert replied correct.

Mr. Klein questioned Ms. Lambert as to where Capital Bank is out of?

Mr. Carminucci replied to Mr. Klein that they are based in Chemung but has a branch in Wilton. Ms. Lambert replied the former First National Bank she believes was where it started. Mr. Carminucci stated it is known locally as Capital Bank because the Capital Bank was a bank based in Albany and acquired by Chemung Canal Trust Company, so that is the official name of the Bank. They still use Capital Bank Albany.

Mr. Klein stated if it is a tie he would much rather stay as local as I could. Ms. Lambert agreed. The other Board members agreed as well. Mr. Duffy stated the tie is \$500,000, the \$1,000,000 is Capital Bank. You are still going to get a piece. The Board members all agreed. Ms. Lambert stated so the recommendation is \$1,000,000 to Capital Bank/Chemung, \$500,000 to Ballston Spa National.

Chairman Sutton then asked for a motion to authorize the placement of CD monies in the amount of \$1,000,000 to Capital Bank and \$500,000 to Ballston Spa National Bank. Mr. Klein made a motion to authorize the placement of CD monies as presented and discussed. The motion was seconded by Ms. Manso. There was no further discussion.

## **RESOLUTION #1610**

RESOLVED, THAT the Saratoga County IDA does approve to authorize the placement of CD monies in the amount of \$1,000,000 to Capital Bank and \$500,000 to Ballston Spa National Bank as presented and discussed. As there was no further discussion, all were in favor and the motion was approved.

Mr. Many stated that he also needs to get the Audit wrapped up, there are no real issues. Chairman Sutton thanked Mr. Many.

### **Administrator Report:**

Chairman Sutton asked Ms. Lambert to discuss the next agenda item for Administrator Report. Ms. Lambert stated at this time of year, PILOT updates and year-end surveys are out. She will be working with Mr. Many this week to get all of our PILOT invoices created. We did have an IDA Audit and our first invoice was for \$4,500.00 so she is just making a note of that. Also, Mr. Carminucci has been working very hard to go through some of our closeouts and reconveyances of our PILOT projects that have reached the end of their terms. He has been working diligently on that. That is all she has to report.

### **Agency Counsel:**

Chairman Sutton asked Mr. Carminucci to discuss the next agenda item for Agency Counsel report. Mr. Carminucci stated we have been working for at least six months on updates to the application. We have been trying to coordinate with the other two IDA's in the County, the Town of Clifton Park and Mechanicville/Stillwater IDA. 90% of the applications are all uniform throughout all three agencies, there are some slight differences. He thinks we are probably at the point where we could try to wrap this up. He can certainly circulate with the proposed changes in draft and you can address it at your next meeting.

Mr. Carminucci stated that the only, he thinks, material issue, the difference between Clifton Park and the County IDA is that in Clifton Park, if the applicant asks for a sales tax exemption to be put into place prior to closing, they will collect a fee at that point. That is not the case with your IDA nor Mechanicville/Stillwater. He doesn't know if that is something you would want to consider adopting or just leave your procedures as they are. Other than that, as he said everything is uniform amongst the three IDA's in the County in terms of their application.

Mr. Mooney questioned Mr. Carminucci what is the reasoning for that? Mr. Carminucci stated he thinks that there is always a concern that somebody is going to pull down an exemption and then not pay their fee or not close down the road. We did have that happen once with the County on the Frito Lay building where they were granted a sales tax exemption and then they never went ahead with the closing. He doesn't think we ever had the IDA fee paid. That is very rare that would happen and he thinks even if that were to happen we certainly have some mechanisms to go after them, it is certainly in their interest to fall ahead with a closing. In any event, that is the approach they've taken down in Clifton Park.

Mr. Klein questioned what is the negative? Mr. Carminucci replied the only negative is the applicant is planning on paying a fee out of some kind of financing and they have to pay earlier and they are going to have to go out of the box to do that. Other than that, there really isn't any kind of negative.

Chairman Sutton stated it has worked for us up to this point so why would we change. Mr. Carminucci agreed. He stated he will circulate those changes through Ms. Lambert before the March meeting and then if you want to adopt a new form of application at that point you will be able to.

Mr. Carminucci stated we did have a closing for CB20 about a week ago so that is done. We are working on a closing for Kersia USA which is Agro-Chem which was an expansion that they undertook that should happen before March 1. We expect a closing on the Maple Avenue Medical Office facility in Wilton by the end of March. He doesn't think there are any other closings that are pending. We are pursuing a few terminations. We did get Fred's Tents back on the tax roll and we just received documents for SSP so that will be getting done this week as well. Chairman Sutton asked if there were any questions for Mr. Carminucci. There was no further discussion.

**SEDC – pending applications:**

Chairman Sutton asked Mr. Connors to discuss the next agenda item for SEDC updates. Mr. Connors stated he anticipates bringing one application from the Town of Waterford before the Board at your March meeting. The other application we continue to work with the proposed applicant on the economic benefits. He doesn't think that it will be ready for March. You can expect one application for the March meeting in the Town of Waterford.

Mr. Connors stated to give you an update, he continues to work with counsel. The Board will recall that you voted in favor of a \$30,000.00 appropriation to National Grid to begin the design process for an electrical extension into the Grande Industrial Park. He acknowledges and appreciates the support of counsel as we've tried to work through National Grid's bureaucracy to get the contract eventually signed.

Mr. Connors continued, for your information, he has, over the last several months, been interviewing the current tenants and property owners within the Grande Industrial Park for the purposes of determining one, what is their current energy needs and two, if they can, and he is pleased to report that most of them can, what their expansion projections might be over the next five or ten years.

As he thinks he mentioned before to the Board, the National Grid project, if we are able to drag it across the finish line, has afforded us a four to six to eight-year shelf life which is just impossible to deal with. But we are working with it.

Mr. Connors said he has also reached out to a number of renewable energy companies which seems to be very popular now especially in consideration of the State's CLCPA regulations. There may be a renewable energy piece that we could use in the Grande Industrial Park that would accelerate the delivery of quality reliable energy into the Park ahead of National Grid's 4-, 6-, 8-year timeline. So, we are working on that as well.

Mr. Connors stated that he is really pleased with the cooperation and with the potential economic development within the Grande Industrial Park. Just about every tenant or property owner has some expansion needs. And of course, those companies that deal with large scale commercial fleets, Logistics One, Saratoga Eagle, the School District, they are very concerned about the availability of sufficient supply of energy should electric vehicle commercial fleet operations be enacted by the State. We are continuing to move along in that process. Again, his thanks and appreciation to counsel.

Chairman Sutton questioned Mr. Connors on that note, the need for energy, the stakeholders in the Park, they realize that there is a limit as to what we can do and are they willing, if this contract does exceed the \$30,000.00 should we go forward?. Are they willing to participate?

Mr. Connors stated he shared that with each one of them in his conversations that one, the IDA has taken the first step of financing this design effort which is a requirement by National Grid, and of course they have all acknowledged their thanks and appreciation in that regard. Empire State Development is involved obviously as well. They are very interested in economically supporting the project once we get to a final estimate of what the cost would be and of course to have Empire State Development involved and National Grid involved, they all require private contributions. So, we could check the box as far as the IDA is concerned already. He has shared with each one of the tenants that depending upon their deeds and I guess we'll have to construct some kind of a formula in terms of what they would have to contribute, that each of them would have to contribute in some amount to the overall project. They've all agreed and they've all agreed subject to what the number actually is, but they've all agreed to do that because they have, in his words, very aggressive expansion plans over the next number of years in the Park. So, everybody has been informed that this a team effort in terms of economic contribution.

Chairman Sutton stated he guesses the problem he is having through this whole thing is how much longer do we have to keep going back and forth with their legal and get to a contractual obligation?

Mr. Connors replied this is not a reflection on counsel.

Chairman Sutton replied he wasn't worried about ours.

Mr. Connors stated Mr. Carminucci sent a revised contract to National Grid in the beginning of December and he had to drag out their comments at the end of January. So, it's just a challenge working with our friends in the public utility. He has a discussion with Mike Ward on what SEDC can economically contribute to that effort coming up next week so he hopes to be able to give the Board a more favorable update and a resolution by the March meeting. Chairman Sutton thanked Mr. Connors.

Mr. Connors stated several other items just for your awareness. The Town of Moreau as you all know has a partial moratorium in place specific to the Town of Moreau Industrial Park. In speaking to their Planning officials in the Town, they expect their rules and regulations to be amended by the end of the third quarter of this year at which time the moratorium is intended to be lifted.

Mr. Connors stated that the Town of Malta is considering a Townwide moratorium to go into effect immediately upon a majority vote by the Town Board and they have a public workshop scheduled on the moratorium for tomorrow, Wednesday, beginning at 4:00 in the Malta Town Hall.

Mr. Klein questioned a moratorium on exactly what?

Mr. Connors replied on the entire Town, on all industrial, on everything. He says on everything, but the moratorium legislation as proposed now is a word spin if you will. He would expect the workshop and the comments from the public including from SEDC will probably wordspin some more. Right now, the intention of those members of the Town Board is to oppose a moratorium on everything. Planning applications, Zoning applications, PDD applications. We'll see how that goes. He believes that if again,

from the SEDC point of view, that is a near term problem for economic development in Saratoga County, specifically in the Town of Malta. Of course, as the IDA knows, the County's largest employer, Global Foundries, is located in Stillwater. Stillwater hasn't taken a position yet. He doesn't think that they will but he has been in touch with GlobalFoundries representatives, they are concerned as they continue to discuss the development of 8.2. You are also aware, or should be aware, that the Federal Government provided a \$75,000,000 grant to add another portfolio to Fab 8's operations, a packaging facility. Of course that is of great concern. There is about 1,500 new jobs at stake should a full moratorium that includes the GlobalFoundries PDD goes into full force and effect. Of course, this is the first workshop so we are hoping to be able to effectively and responsibly push back on what they are trying to do there. If you follow the newspapers and the public reports there is a lot of public pressure on the Town Board to stop everything.

Mr. Connors stated that he was a member of the Comprehensive Planning Committee. We worked for 18 months on the plan in Malta and adopted it in 2023 to the extent that they have to amend it already, he just doesn't find any real justification for it. Maybe he will learn some more at the workshop tomorrow.

Ms. Kolligian questioned if there was a significant change in Board members?

Mr. Connors replied not since the last election. He'll ask his friend, the County Administrator, to correct him if he is wrong, but he believes it is 3-2 on the Town Board at this particular point and that is three members of the Republican party and two members of the Democratic party. The Town Supervisor is a registered Democrat today.

Ms. Kolligian wasn't concerned about that part, she just didn't know what the turnover on the Board was and whether it is their concern if they are new on the Board trying to kind of wrap their head around everything that is going on and maybe that is why.

Mr. Connors replied they had a special election for a seat that was vacated several months ago. He believes and that position is up in the General election in November as well as the Supervisor and two other positions, so we will see. So, it is certainly not in the economic best interest, a moratorium of any size for any reason other than something that is obviously stated, it's not a good idea for economic development in Saratoga County. He will report more on that.

Chairman Sutton questioned if that was a unanimous vote on the Board members?

Mr. Connors replied they've haven't had a vote at all yet on this. His information is that there are three votes on the Town Board today prior to the workshop that will approve a moratorium. Now, what form that takes in the final analysis is yet to be determined.

Mr. Connors stated the only other thing that he had on his list, and he appreciates the Board's patience, is our SEDC annual meeting is on Thursday, April 24<sup>th</sup> beginning at 5:00 p.m. He is very pleased to report that this year's annual meeting will be at the Universal Preservation Hall. We are excited about that opportunity as a new venue for our members. We hope that the members of the IDA will come and hear our annual report and enjoy the networking and social opportunities provided. That concludes his report. He is happy to answer any questions the Board may have.

Mr. Klein questioned if Mr. Connors could give us an update on how Regeneron is doing and what they might be doing.

Mr. Connors stated he will try; it really hasn't changed all that much. He has what he would consider to be regular touch points with the Regeneron CFO and Chief Operating Officer. They continue to use the facility for distribution, logistics and warehousing. It's a secure facility. If you ever have an opportunity to drive over there, you can't get into their parking lot. There are security guards at both entrances that turn you away. He has no reason to believe that their three-to-five-year plan which is to transform that building into a Pharmaceutical Manufacturing site has been changed. They are on that trajectory. They estimate that at the completion of that initiative they would add approximately 2,000 employees to that facility and the Grande Industrial Park which is exciting news. They have also talked at a high level about additional site improvements that they plan to make or at least they have in the planning stages now a detached parking garage and administrative office building. We will continue to not only work with Regeneron but also the City of Saratoga Springs as we work through those details. Nothing has really changed from the last time that he had an opportunity to speak on it.

Mr. Klein replied he was interested in the fact that they have such a potentially big impact on Saratoga County.

Mr. Connors replied it will be a great project if they are able to keep focused on their mission right now and what they are planning to do there. As we all know they spent a lot of money to buy that building and to use it as distribution, logistics and warehousing, at least in his mind, does not sound like an appropriate rate of return for what they spent. So, they obviously have some plans for the facility over the next three to five years as they tell me.

Ms. Kolligian stated to Mr. Connors that she was going to bring up our meeting last Friday that we had in the Town of Wilton regarding Exit 16 bridge. She didn't know if you wanted to give a quick overview on that just for everybody to keep in the back of their mind. She just thinks it is important.

Mr. Connors stated he believes he shared with the Chairman and staff, SEDC on behalf of the Town of Wilton has applied for Fast New York grant funding that will extend infrastructure, water, sewer and stormwater management approximately a mile and half beginning at Traver Road in the Town across Ballard Road up to Commerce Park Drive which is east of Exit 16. There are a number of large undeveloped vacant parcels east of Exit 16 that are commercially zoned where at least one, maybe two, of the property owners have option agreements with large commercial enterprises pending the delivery of this infrastructure. It's approximately a \$2.5 million grant application and it was complicated a little bit by the fact that the State Department of Transportation is planning a complete reconstruct of that interchange. Originally, we were told it was going to begin in late 25 and 26 and then they bumped it out to 29. They bumped it up to 29 which then generated the meeting that Ms. Kolligian is speaking of which involved Senator Tedisco and Assemblywoman Woerner and Administrator Bulger. We didn't want the infrastructure project to be delayed as a result of what we thought would be a 2029 reconstruction of the interchange. And then hearing from DOT last week, and Ms. Kolligian correct me if he is wrong, they have moved that to 2027 now. And they also assured us that with the directional boring of the infrastructure underneath the Northway, it is not going to interfere with their interchange redevelopment project anyway. So, he informed Empire State Development of that and we will be able to hear from ESD on the availability of those grant funds within the next 60 days. And, construction, assuming the award, construction to begin as soon as possible.

Chairman Sutton questioned so they want to widen Exit 16, the bridge on 16?

Ms. Kolligian said yes, they are going to put out plans of this and they have to give an overview aerial of that layout. The good news is Frank Parillo owns the land on both sides of the bridge and has graciously offered to work with us. So, they are going to have to come up with some design. We are landlocked on the one side with Edie Road and Gurn Springs Road.

Mr. Connors replied he thinks it is a \$35,000,000 interchange project that they are contemplating so a lot of things are happening not only in the Town of Wilton but in Saratoga County and he is pleased to be a part of it, a small part of it and he appreciates the IDA's encouragement and support on all of these economic development opportunities. Thank you, Mr. Chairman. Chairman Sutton thanked Mr. Connors.

Mr. Klein stated he has one more question. Mr. Klein asked Mr. Bulger to give a quick update on the airport and if it is on schedule, etc. Mr. Bulger stated the big terminal project, new terminal project at the airport is scheduled, he thinks we are looking possibly in June if everything goes right, a June opening, a grand opening. It is a major project, about a \$35,000,000 project all totaled. It is really impressive. When people see this facility, it is going to be a first-class terminal location, it is going to have a restaurant, it is going to have a car rental office, areas for pilots and guest waiting areas. Really first class. The State is providing the bulk of the funding and the County is coming up with the rest of it. That is on track for maybe by Belmont, we are not sure, but certainly by the July track season. Mr. Klein thanked Mr. Bulger.

**Other Business:**

Chairman Sutton asked if there was any further business to come before the Board.

Mr. Carminucci stated he was just reminded of something. You were discussing Malta, as you recall, back in your December meeting, we discussed the Tabor Road project and the fact that they were delayed in getting their approvals in place. That building was finally completed, and they have no tenants in the building, so they haven't met their employment requirements. You approved a sixmonth extension for them to try to locate and identify a tenant that would qualify and if that doesn't happen then the project will get terminated at the end of June. He did draft an agreement to that effect. It also requires them to normalize their PILOT payments during that period starting back in September so that they are not getting any kind of PILOT benefits from September through the end of June. They did sign that agreement and he has that document with him today for the Chairman's signature. He doesn't know if we need that formally approved or not, but it is in the spirit of what was approved at your December meeting.

Chairman Sutton then asked for a motion to authorize the signing of the agreement for the Tabor Road project authorizing PILOT payments 6-month extension until June, 2025 as approved in December, 2024. Mr. Klein made a motion to authorize the Chairman to sign the agreement as presented and discussed. The motion was seconded by Mr. Mooney. There was no further discussion.

**RESOLUTION #1611**

RESOLVED, THAT the Saratoga County IDA does approve to authorize the signing of the agreement for the Tabor Road project PILOT payments 6-month extension until June, 2025 as approved in December, 2024 as presented and discussed. As there was no further discussion, all were in favor and the motion was approved.

Mr. Duffy questioned Chairman Sutton if we needed to do anything with the County contract? Mr. Carminucci replied to Mr. Duffy that Jason and he had to look back. He thinks we are all set. The County contract, you recall, you approved an extension of the agreement which included a two-year cost of living adjustment under it. What happened was the County Attorney, instead of starting with a new agreement, which is something Jason had sent to him and he marked it up inside to work off the existing and proposed amendment, but the language in the amendment would have resulted in a three-year term or a four-year term, a year beyond what you would approve. So, rather than having you go back and approve a longer term, we requested that they live within the spirit of what you approved. He does have something that Jason sent to him that he just needs to review so that document can be signed by the Chairman. We don't really need to vote on that because it was already approved back in the Fall. Chairman Sutton thanked Mr. Carminucci.

Chairman Sutton stated the next meeting date is March 11th.

Chairman Sutton asked if anyone had anything else to come before the Board for today's meeting?

As there was no further business, Chairman Sutton asked for a motion to adjourn the meeting. The meeting was adjourned on a motion made by Mr. Lewis, seconded by Ms. Kolligian with all voting in favor.

Respectfully submitted,

Lori A. Eddy