



# AHC Quarterly Board Meeting Minutes

<b>Title</b>	<b>AHC Annual Board Meeting</b>
<b>Date</b>	<b>Tuesday, March 17, 2020</b>
<b>Time</b>	<b>4:30pm to 5:30pm ET</b>
<b>Location</b>	<b>Conference Bridge</b>

## ROLL CALL

<b>BOARD MEMBER</b>	<b>PRESENT?</b>
Christy Morris	Y
Chris Geldart – President	Y
Mike Ambrosio - Vice President	Y
Jim Sheehan	Y
Ira Tannenbaum	N
Kelly McKinney - Treasurer	N
Joe Picciano	Y
Tom O'Reilly	N
Joe Bruno	N
Bud Mertz	Y
Chris Eisenbrey	Y

<b>PMO</b>	
Tom Moran	Y
John Molnar	Y
Tom Hyatt	Y

<b>Invited Guests</b>	
Carmela Hinderaker, C&S Grocers	Y

## ACTION ITEMS or DECISIONS MADE or RECOMMENDATIONS

<b>Item</b>	<b>Responsibility</b>	<b>Due</b>
AHC Board website: <a href="http://www.ahcusa.org/ahc-board.html">http://www.ahcusa.org/ahc-board.html</a>		

**MINUTES -**

**Discussion Items:**

**Governance:**

**NOTES:**

*The meeting was called to order by Board Vice President Mike Ambrosio.*

*A quorum was reached.*

*Minutes were approved for Sep 2019 and Dec 2019. Motion was offered:*

*2019 Sep Minutes: M. Ambrosio, 2<sup>nd</sup> B, Mertz, All Approved*

*2019 Dec Minutes: M. Ambrosio, 2<sup>nd</sup> C. Geldart, All Approved*

*5 Yr Strategic Plan: M. Ambrosio, 2<sup>nd</sup> C. Geldart, All Approved*

**1) Guest Speaker – Carmela Hinderaker, C&S Wholesale Grocers**

Carmela provided an overview of C&S Grocers operations and impacts of COVID-19.

Carmela is the Senior Director of Business Continuity and Customer Support.

**DISCUSSION**

See the transcript below.

**2) Finance Report**

John Molnar provided the Finance Report and reviewed the balance sheet. AHC is in good financial shape. Review the AHC cost structure along with the operating costs. Have approx. \$300k coming into from DHS NIPP program. Just starting the INL contract billing this month.

No questions from Board.

**3) INL Update**

INL Update from Cherrie Black – looks like DHS has an interest in working with the AHC on operationalizing the RRAP program. More to come.

**4) Legal update**

Tom Hyatt provided the legal update.

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Looking at “force majeure” clauses for clients regarding COVID-19 impacts on agreements. Marriott freed people from their contracts. The AHC has agreement with Marriott for the June 2020 summit meeting. Looks like Marriott will free us from the agreement.

Reminded Board members to submit their Conflict of Interest forms.

Board has no further business.

Meeting was adjourned.

**2020 Full Board Quarterly Conference Call Meeting Schedule**

- 1) March 17, 2020, 4:30-5:30 PM ET
- 2) June 16, 2020, 4:30-5:30 PM ET
- 3) September 15, 2020, 4:30-5:30 PM ET
- 4) December 15, 2020, 4:30-5:30 PM ET

**Supporting Documents**

- 1) Dec 2019 Meeting Agenda
- 2) Sept 2019 Meeting Minutes
- 3) AHC Finance Report
- 4) AHC Board Member Matrix Directory

**Parking Lot:**

- 1) AHC Overhead rate increase to 10%
- 2) 2019 Board Annual Meeting – Date/Location
- 3) Update DRAFT Strategic Plan
- 4) Board Committee formation
- 5) Update AHC Board of Director Manual

FULL RECORDING OF MARCH 2020 MEETING:

**Audio of Meeting:**

**URL:** <https://youtu.be/uujBhEhr7WE>

**DISCUSSION TRANSCRIPT**

Tom:

So, given our coronavirus discussion, Carmela Hinderaker and I have been talking and I invited Carmela to join us from the food distribution side of this to have a discussion on some of the things that they are planning on impacting what they've seen and what they expect to see in the future. So, Carmela, welcome. I really appreciate you taking time. I know things are busy for you all and I know we wanted to get your perspective on a couple of things. Maybe you could just first introduce yourself, a little bit of your background and then your role there at C&S Wholesale Grocers.

Carmela Hinderaker:

Yeah, so hi, Carmela Hinderaker. I'm the Senior Director of Business Continuity and Customer Support. I've been at C&S for about five and a half years now. Previous to joining C&S, I actually worked in government, particularly Emergency Management Agencies, so I was in New York City and I was also in Boston, and that's kind of my background.

Tom:

Okay. And can you tell us a little bit about C&S?

Carmela Hinderaker:

So, C&S is the largest wholesale company in the U.S. So, we deliver groceries to grocery stores. We're based all along the east coast really, towards [inaudible 00:21:43] all the way to L.A. Pennsylvania and then if you go down to the south east, we cover most of the south all the way into Texas, and then we hop over to California and we've got the west coast. We go into Alaska; we also deliver into Hawaii as well as some territories like Guan and Puerto Rico.

Carmela Hinderaker:

And so, we also deliver everything that you see in a grocery store. So, that's perishable, non-perishable and the seasonal items that you'll see in the middle of the store depending on the holiday.

Tom:

Okay, very good. So, Carmela, I had three phases for you to maybe discuss, before, during and after. So, as you were coming up to this, what did you all look at in the planning phase, as best as you could. Maybe you could talk about some of the challenges you saw there from your members.

Carmela Hinderaker:

So, before, there's only two people in this company that actually do business continuity. It's me and then I have someone under me, Katy Murphy, who's also from New York City, LEM, who's only been at C&S for less than a year. So, we're the only ones that watch the entire country that I just mentioned. So,

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we had seen the muse around Wuhan, and we have certain contacts within critical departments, and so when we started seeing this, we sent out emails and said hey, we're watching this. We might want to dust off some old plans. We did have a pandemic plan. That pandemic plan was created way before I actually got to C&S and then we also had an infectious disease plan which was mainly based off of the Ebola scare that we had a few years ago.

Carmela Hinderaker:

So, we gave that to our partners. Obviously at the time, we were just thinking it was going to be more of an HR issue, but then as this rolled out, it was probably in the last three to four weeks when it started ramping up and we had to actually get more people focused on this on a day to day basis. So, we had, because we started seeing that it was affecting the whole country, we had to create an advisory group, because our regions run separate on a daily basis, and most of the decisions end up happening there and it's quicker for them to react if the decisions are made there as well. But we wanted to make sure that a lot of these decisions were going to be standard across the whole company and so we created what we call an advisory group where everything goes through them, and if we needed a final decision, where the final decision really means are you going to give us more money to go do this, is more at the Executive Committee level which is our Chiefs and our President as well.

Carmela Hinderaker:

So, we've actually been quote, activated, enduring this event for the past two and a half weeks straight. So, two and a half weeks straight, we've seen volume from 200 to 400% every single day in every single building that we have. So, we're tired. It's probably within the past five days where all these states are doing states are doing states of emergencies. They started closing schools, where everything's just moving so fast, but because the scare that happened with banning travel from China and then hearing about these one-off individuals coming over or being left on that one cruise ship, that was what triggered us a little more and then we started seeing volume increase from there. And then every single day when a governor or a mayor or the President gets on and doesn't give good news, it causes the demand to keep going.

Carmela Hinderaker:

so we anticipate, I think Mikey had mentioned it, with schools closing, with restaurants and bars closing the last day or so, it just turns out that the grocery store is the only place you can get food, which is why we anticipate this volume to continue going until essentially these lock downs or cancellations are done. But like I said, we've been seeing about 200 to 400% volume every single day. Our warehouse employees are getting fatigued, they're really tired. It's also a moral issue, in the sense that when we go into hurricanes or we go into blizzards, we know it ends, we can see the recovery coming, but in this particular event, there does not seem to be an end in sight, it actually seems like it could get worse.

Carmela Hinderaker:

So, with the school cancellations, we're trying to really monitor absenteeism. So, far they're pretty good, but I anticipate as we go through this week and most of schools are closing for two to six weeks, that come next week, that the attendance will drop and then we'll run into more of a problem of just getting the food out the door and into the stores. But as Mike mentioned, there's not an issue with the pipeline. The pipeline exists, it's just by the time that we deliver the load and the store puts it up, it's done by the time we come back, which most stores get deliveries multiple times in a week. I would say the smaller ones maybe get two to three times, but that's where again, by the time we come back to them, it's already been stripped. So, it really is this idea of people are panic buying, they're hoarding, and I

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mentioned it, just every day, if you hear more governors and uncertainty, it will not stop. It just continues to have this mentality of I need to stockpile.

Carmela Hinderaker:

The other interesting thing I guess, with this event is that in a lot of our plans, and I think every company can think this, is that usually we have contingency backups to your main, and you can go down three-fold if you need to. The fact that this whole country is suffering the same thing, there is no more backup. You're essentially just straining the whole network. So, I can't really get selectors or drivers from another region or even a third party or even two or three layers down from that. We're all just in the same boat. There's not one area in this country that's not hoarding food, I guess.

Mike Ambrosio:

Wow. Even areas of Florida where it was pretty steady down south west Florida, now it's crazy. Plus now down there, it's mostly season, the Canadians have to be out by Friday. So, they're all heading back home which is going to cause a big problem with restaurants down there as well. I know Naples, because I have a place down there, they just put in an emergency order now with [inaudible 00:29:09] limit supplies of stuff.

Tom:

Crazy. Carmela, can you talk for a minute about the triggers, some of the triggers. You said you heard about it in China. What were some of the key triggers that you know, oh oh, this is going to happen and it's going to be bad.

Carmela Hinderaker:

I'm trying to think, it's been a month and a half.

Tom:

It has. You mentioned the cruise ships, right?

Carmela Hinderaker:

I think what really, for me and Katy, because even for some of our internal partners, it's not something that should get their ears perked up, but I think it was the fact that we started seeing that Wuhan was really locking down the city. Where I would say, that is not a normal thing that you would do. Where they had already set the precedent for every other country in this world to do a complete lockdown.

Tom:

Right, okay.

Carmela Hinderaker:

So, as it just got more media attention, we're just like, okay, we might want to just dust things off and then again, with these travel bans or telling some of those Americans that they need to go for quarantine, it was definitely apparent that it was going to continue to do more in America unless we had more containment measures put into place.

Tom:

Yeah. Okay.

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Jim Sheehan:

You know, Tom, I think one of the other things, at least, and I know I tend to be a little bit of a skeptic or naysayer on this is, but I think it was apparent to everyone that we weren't prepared. I mean, the messaging... People are blaming the federal government for bad messaging, but state, county, local health departments, were not ready for this and I think once you portray to the public that we're scared, then everybody's scared.

Tom:

Yeah, I mean, this has been something I've never seen in my lifetime. Nothing like this.

Carmela Hinderaker:

And I think, jumping on different calls with jurisdictions, there really is a lot of, everyone's looking towards the federal government or the CDC to give guidance. It doesn't seem like it's coming down as quickly as they want. So, again, it goes to [inaudible 00:31:39] this and then all of a sudden Connecticut and New Jersey need to think about, they're got to call it or they're not. You're now compelled to do it, or you seem like you're not doing anything.

Jim Sheehan:

Well, I mean people like... I could tell you, I won't throw any agency under the bus, but somebody called me the other day saying, "Hey I got a call from my agency that I got to rewrite the COOP COG. Do you remember when we did those?" I said, "Yeah, it was 2007." I said, "Yeah." We pulled ours and most of the people on it are dead. So, we just really, really had cranial-rectal insertion about pandemic for the last 10 years.

Tom:

Yeah. [inaudible 00:32:24] Tom?

John Molnar:

Cranial-rectal insertion. That's a classic.

Tom:

Is that one word, Jim? I'm sorry, I'm taking notes.

Jim Sheehan:

However, you want to write it, Tom.

Tom:

All right. By the way, let me welcome Chris Geldart and Christy Morris. I heard you join the call. Did anyone else join? Ira? Kelly? Okay. So, Carmela, next area is really government. What's government been struggling with and what's government doing that's helping you?

Carmela Hinderaker:

So, what's helping is there's definitely, and I'm seeing it across the board, the idea that the grocery sector is critical. So, I would say a year and a half ago, you guys probably would have never thought about us as a critical infrastructure, and it's been my goal at C&S to build more relationships and explain how [inaudible 00:33:21] grocery stores are within a neighborhood. So, that's one piece, but then what

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we're struggling with and we knew this existed before, is the tension between local rights, state rights and when does the federal government come in and overrule everyone.

Carmela Hinderaker:

So, some of the things that we are asking for, which happens again in hurricanes and stuff is, can you waive noise [inaudible 00:33:54] or curfews? Right now, they could be at a township level or they could be at a state level. And trying to figure that out and piece it together across the states that I'm trying to run through. So, for example, to get through New York City, we go from Massachusetts to Connecticut, or we even come from Pennsylvania and go east. So, it's trying to go across six states and try and figure if we can have the same ask. I think it's probably the biggest one, because besides... [Ornan 00:34:24] says it's typical truck waivers. I know the Federal Carrier Motor Safety Administration released something, but it's always so weird because the language in some of these orders, they list grocery stores but then people are hesitant as, well do they mean the warehouse selectors? Do they actually mean the clerks that [inaudible 00:34:47] at the store? Where it makes us stop for a second, and we have to just double-check across legal departments if can we just roll with this? So, that's a topic later in life.

Carmela Hinderaker:

And then again going to the relationships across the different levels is, again, it seems like the state and locals are looking for guidance from the federal government. They're not getting it. They're making these decisions and it's happening so fast. So, for example, the governor could call for the closing of restaurants, and it's effective 12 AM tonight. So, how is anyone supposed to react to doing the last order or figuring out how we can transition to these pick-ups or just a different model. Or forecast that I might all of a sudden have more volume go into the grocery store. So, that's just a timing thing where it's like we just need more time, that this was going to come.

Carmela Hinderaker:

And then the last piece is, because it's such a public health and Department of Health and CDC led type of event, it's hard to understand what are they going to do if there's actually a confirmed case. And I know Mike brought it up, but are you going to actually shut down a grocery store that is feeding that community right now when there's no other means to feed a community? If you are, how long are you going to do it? What are you requiring for us to clean? And it's the same on, for me, the warehouse side. I service 800 stores out of one warehouse that can go multiple states. How long are you going to close me after I just mentioned to everybody, I can't move the volume, which would have been my contingency to go to another building and just ship out of there. Everyone's strapped. So, my worry is that the Massachusetts Department of Health is going to do something different than what Connecticut would do.

Tom:

Yeah, there's a lot of political one up. You see it now. One governor gets on, another governor gets on, another governor and they all try to outdo each other. [crosstalk 00:37:02] point, Carmela. I mean, there's no consistency across the states. Everybody's doing their own thing, it just confuses the private sector.

Carmela Hinderaker:

Right.

Jim Sheehan:

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But Carmela, you said before that people didn't understand that grocery stores were critical infrastructures, but I think you're talking to a group that has understood it, especially since Hurricane Sandy, when we had food deserts to begin with and then nobody could do point of sale and people could only buy with cash and then nobody could use their EBT cards. So, we recognize it. Believe me, it's frustrating to me that no one else has picked up on it and there's been discussion here about doing the same thing as we do for the electrical sector for fleet movement for food, for how long have we been talking about that? Six years?

Tom:

Yeah.

Joe Picciano:

Yeah, at least.

Jim Sheehan:

I mean, maybe this will spark some change. And then, I just say this last thing. The house homeland community had a hearing and they had in two state representatives and a couple people that were from [inaudible 00:38:20], to ask them about what the federal government should have been doing and [Crenchuar 00:38:25] questioned two health reps, one from New Jersey, one from Tennessee. Basically, he said, "Hey look, I understand that everyone's frustrated with the federal government, but explain to me what your role is at the state level? The role of the county health department and the role of the local health department, and how the federal government should be supporting that." And neither of them could answer, because I'm not really sure that the state health departments have thought about the role of the county and local health departments. And let's face it, that's the front line and just like you said, you want to offload at four o'clock in the morning, it's going to be administrable ordinance, not somebody at the state who's making that decision.

Tom:

Carmela, have you seen, it might be early, have you seen any innovations in the process so far?

Carmela Hinderaker:

So, I don't know if it's quote, an intervention, but slowly the grocery sector was moving to more online shopping, where that has increased, but the problem then is the amount of pickers or inter cart folks, that will also increase too. So, I'm sure you've probably seen there are articles that essentially these big grocery chains are saying we need hundreds of employees to come in to help us with this volume. Especially if there comes guidance down about, since we are still, quote, open, the sanitization that we'd have to do would just require more people to do it so that you're not closing the store for a long period of time to just do that one protocol. Because as you guys have seen, some stores are just, they are changing their hours of operation, one, to help a vulnerable population like the seniors, but also they've got to close it so they can just restock in general.

Tom:

Got it. Okay. All right, this is great. Let me just go around the horn. Any questions or comments? Bud Mertz, I'll start with you and just work down the list. Any questions or comments for Carmela?

Bud Mertz:

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No, I really appreciate all the information and some probably we all already knew, about the hoarding and all that. I think my question would be though, is there anything on the state and local side aside from the ordinance and stuff like, as far as holding up the transportation of goods that you would see that would be a problem?

Carmela Hinderaker:

No, I mean, the usual stuff that you would pull for hurricanes or winter storms still apply. I mean, it helps with us to just get in [inaudible 00:41:25], but I do think the concern for me is, with all these schools closed, how the states can feed children, if that was part of the services that were provided, because we've been seeing some external requests coming in about, well, do you have a [inaudible 00:41:45] that we can use or is there a way that we can help with door to door delivery, which really isn't our business model, but it is, again... I guess, there's so many closures and in essence that you have too many points you have to visit now verses the schools that you originally just had.

Bud Mertz:

Yeah, I've seen, when I was with the state, I had seen during snow storms and whatnot that they've waived the CDO laws for the drivers hours on that and it's always been frowned upon, but it was something that they would do in order to keep the... Well, the first priority was the fuel oil and home heating oil and that type of stuff, but then the secondary effect would be to keep the grocery stores stocked. Have you seen any of that in any of your areas?

Carmela Hinderaker:

Yeah, so the federal motor carrier did do a blanket across country, which is helpful, but I will say, we're not trying to go too much over the normal standard hours of service, because of the not knowing when this is really going to end. We don't want to fatigue the workforce versus, in a hurricane it's like, we really need to hit everyone in that first couple of weeks, because they're suffering and so we know once they get it up, then slowly it flows down, but in this event, we don't see an end in sight and so we're not trying to push our drivers to work to their max every single day. Considering again, they've been working 17, 18 days straight with [inaudible 00:43:44].

Bud Mertz:

That makes sense. All right, well thank you again.

Tom:

Yeah, very good.

Mike Ambrosio:

Hey Tom. It's Mike. I think the biggest issue here though, hurricanes and storms, people are without power, so they don't buy perishable items. This is totally different and I think in the early onset of this, it's what really caught the industry off guard where you didn't ramp up to have that and then all of a sudden when you [inaudible 00:44:12] in one day and you found out you had no meat or poultry in the case, then you said what the heck's going on here? This is totally different than anything we've ever seen. I don't know if you feel the same way, Carmela, but this is mind boggling.

Carmela Hinderaker:

It is, because again, I feel like it's a pure fear factor, because again, if everyone... It's not like the food change or you have no water or like you said, you have no power so you only can buy in certain

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quantities, you're just told to stay at home. You can still cook at home and everything, you can't have the nice meals in the restaurant, but it's just I think the messaging outwards should be, there is enough food. Where you usually get food is a little different now, because we're asking for you to not be in public places, so you can still go to your favorite restaurants, but just pick it up in this way and these restaurants have to ramp up online ordering now.

Carmela Hinderaker:

Or you can go to your grocery store, but we have these hours or be considerate of the senior population. I think it's just a different way of saying, hey, you have a little bit of a change in your routine right now, and again, I think it's up to the federal government to really give confidence to the rest of the country that there is an end in sight for this and we have a plan to slow this down and after all these measures that we're putting into place, it will stop, because I don't know what's going to happen if we get [inaudible 00:45:46] all these cancellations and then in the end, the spread still continues.

Mike Ambrosio:

Yes.

Tom:

Right. Right. Very good. Joe Picciano? Joe P, any comments or questions?

Joe Picciano:

No, I really enjoyed that. I'm even more worried than I was earlier. What's interesting to me is, at some point, the emergency almost becomes a way of life and this whole process my stabilize. What I find interesting is we're living and dying by just [inaudible 00:46:18] delivery. So, we expect so many varieties and Mike knows this, of one specific product, made by 100 different people. Do you guys see that leveling off with [inaudible 00:46:29] key providers honing in on something that can be standardized and may shape how deliveries move in the future? That's my only question.

Carmela Hinderaker:

Yeah, so some of our manufactures, to just keep up with the demand, have moved to, instead of 15 different flavors of water, I'm just going to cut it down to my most popular ones and just push those out. So, we haven't seen the relaxation of going back to, I can produce all of the normal list of items that I do. We're still in this response during the event mode, to just push out as much as we can.

Mike Ambrosio:

Yeah, that's what's happening.

Carmela Hinderaker:

Because the other thing that the states could pull or the federal government could pull that would, again, extend this more and cause more uncertainty, is if you change SNAP and WIC. We've got to scramble to help with making sure people get more benefits related to SNAP. There would just be more people visiting. And then with WIC, I believe that certain items have to be approved, so if certain manufacturers had already changed up what they were producing and were not aligned, you're going to essentially have WIC items that aren't really in the store, because now the manufacturer didn't really plan that you were going to ask for some certain pack that they're not making right now.

Joe Picciano:

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Right.

Mike Ambrosio:

And you know what's happening too? Is that we keep changing the products that we're rationing. I mean, a week ago or even a few days ago, we never had rice on that list, now we have rice. So, they're moving from one commodity to another. Where it wasn't hit before, now it's being hit. So, it's very interesting how you're trying to forecast what items going to be next that you need to stock up on.

Tom:

Wow. Interesting. Chris Eisenbrey, any questions or comments?

Chris Eisenbrey:

No, we're just, here in the electric sector, our heads are down getting work done, working with our members. We represent all the investor owned utilities in the country. I run or lead business continuity at EEI, both internal and external, so then a lot of long days and nights, but we're not on the front line like you guys are, dealing directly with customers and whatnot. So, we're safe and sound in Washington DC, surrounded by the Beltway.

Tom:

Very good. Christy Morris, quick questions or comments?

Christy Morris:

Oh, well, it's not here in West Virginia, but the good news is everybody now knows West Virginia is a separate state from Virginia. We're like chickens running around with our heads cut off, and yes, we did COOP COG's back in 2007, we did regional meetings about what to do. We met with local officials with what to do in light of a pandemic. We've practiced feeding our school children, because our teachers went on strike each of the last couple of years. So, we have that down. I don't believe that the virus is not in West Virginia. We're not testing. We're not testing enough. So, I think, as many others do, that once testing becomes widely available... We are finding some of our residents are going to other states, sorry, to get tested, and there are suspicions. The governor pushed back his press conference from this afternoon until six o'clock tonight. I suspect, well, I don't want to speculate, but we'll see what happens then. I'm cautiously watching as much as I can. So, thank you for coming and talking to us, I appreciate it.

Tom:

Great, thank you, Christy. Chris Geldart? Comments or questions for Carmela?

Chris Geldart:

No, thank you, Carmela, for being on and briefing and some of us have taken the food sector serious for quite a while. I mean, even though we've just had [inaudible 00:51:24] on our board, we've still taken it pretty serious though. That was a slight jab. It's good to hear though, that the food sector is, as we are here in the District of Columbia, looking out now to longer term planning on this, because as you said, we don't know when the end is. I can tell you when the end isn't, and that's in any near future. School systems that are closed for two weeks are kidding themselves if they think they're going to be open in two weeks, let alone this school year, and we know that.

Chris Geldart:

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Just looking at some of the modeling that's out there, the U.S. isn't even going to hit its peak infection rates that is expected, at least until May, going into the June timeframe, so we're in this for the long haul and it's good to hear that the food sectors looking at this to say, what are some of the other things that are going to happen as we continue to go through this over the next several months. Glad that you're there and that you're doing what you're doing. Thank you.

Tom:

Great, thank you, Chris. Did I miss anyone? I know, Jim Sheehan, any final... You've been pretty engaged with us [crosstalk 00:52:42].

Jim Sheehan:

No, you could say it, Tom, I've said enough.

Tom:

I didn't [inaudible 00:52:46]. I'm just trying to get you to come out of your shell, Jim.

Chris Geldart:

Break your wall flower.

Jim Sheehan:

It worked.

Tom:

Mike? Mike Ambrosio. Final question or comment?

Mike Ambrosio:

No, I'm good thanks, Carmela for sharing your thoughts.

Carmela Hinderaker:

Yeah, good luck to you, Mike.

Tom:

Carmela, I'm sure this won't be the last time we chat, so I appreciate you jumping on here and we'll let you drop, and we'll move on with our board business here. So, thank you for joining us again, I appreciate it.

Carmela Hinderaker:

Thank you, guys. Talk to you later. Bye-bye.