Draft Final Strategic Plan Community Forum

December 09, 2021 @ 5:30 PM

Presenters & Administrative Support:

Name	Title	Representing
Liza Massey	Chief Information Officer	County of Marin
Rebecca Woodbury	Former Director	City of San Rafael
Ann Mathieson	Chief Executive Officer	Marin Promise Partnership
Jeff Daniel	Project Manager	Marin IST
Daniella Baker	Administrative Support	Marin IST
Translators:	Spanish, Vietnamese	
Interpreter:	ASL	

Location:

Zoom Virtual Meeting

Agenda:

1. Welcome & Meeting Purpose
2. Guiding Principles
3. Process Overview
4. Strategic Plan Overview
5. Moderated Questions & Comments
6. Next Steps and Wrap Up

Notes:

1. Purpose of Today's Forum
    a. Review the draft Strategic Plan
        i. It is a draft because we are hoping to get your input, questions, and comments
    b. Answer Questions
    c. Obtain Comments and Suggestions
    d. Prepare for next steps

2. Guiding Principles –
        i. The Pandemic gave us a good insight in what was needed, suddenly there was a realization of long-standing issues around broadband access, digital literacy and the state of our digital infrastructure and organization across sectors to deliver services.
        ii. This initiative is special because it brings together all sectors of Marin County to solve a shared challenge.

   iii. Questions arouse: how to get people connected to the internet? what are the cirtitical services? Are they easy to use?
   iv. We knew the process needed to be inclusive and reflect real community needs.
   v. Below are the four principles that guided the development plan and will continue guide us as we execute the plan.
b. Broadband for All – until the digital divide is closed, every resident, community, and organization to have digital opportunities and resources
c. Inclusive & Equitable – inclusive and technical, involving and benefiting all of the community's sectors.
d. Community Driven – to address what they communities say is important.
e. Forward Thinking – with near-term wins and long-term gains.

3. Plan Development Process
   a. Project – we started by identifying sponsors and forming an Executive Steering Committee.
   b. Outreach Assets – was extensive and we established working groups for each sector: healthcare, education, emergency services, government, transportation, utilities, business, and residents. Hired a consultant.
   c. Needs – learned about it through surveys, focus groups, interviews.
   d. Inform – there was weekly newsletter
   e. Adoption

4. Methodology
   a. Hired a consultant – conduct interviews, focus groups and surveys.
   b. The outreach findings and technical gap analysis came together in a Needs Assessment, 80 pages document with many details, charts and statistics that was published in September 2021.
   c. We gathered information and inspiration from the work that has being done all over the country and the world.

5. Process Flow
   a. A draft final strategic plan that is ready for public review.
   b. Much support and many people working on this project.
   c. Secured funding, created an organizing team, formed a steering committee and working groups.
   d. All gathered in a Needs Assessment which led to the Strategic Plan

6. Strategic Plan Overview
      i. There is a link to it on the GoDigitalMaring.org homepage.
   b. Digital Roadmap –
      i. the foundation is the Needs Assessment document. It is for the whole County of Marin and not just to the Marin County Organization.

ii. The plan is about informing and influencing
iii. Deploying and increasing physical access

c. Goal 1 Strategies – High quality broadband is available to everyone across the county
   i. To support this goal free strategies have been created and developed
   ii. Most assets provide internet services to the urban area around highway 101.
   iii. To develop a detailed network design for all Marin Conty
   iv. Funding from public and private collaboration
   v. Standards that meet what government says qualifies as broadband, not just internet service, which is related to speed.
   vi. The stability of service is not consistent across the county, not good coverage and there are gaps in quality and services, including for first emergency responders.
d. Goal 2 Strategies – Improving quality, reliability and resilience
   i. Ensure that communication is resilient and safety of broadband services
   ii. Work with private and incumbent providers and new companies that offer broadband services that will meet quality standards at affordable prices.
   iii. Ensure to measure success by measuring key performance indicators, number of households before and after investments and increased infrastructure.
   iv. It is not enough to offer affordable services and put wires in the ground and air, we need to make sure that people have literacy, devices and support to use systems and applications, delivery that is accessible.
   v. Not an inventory of digital literacy, there are overlaps and gaps. Digital Literacy needs to be defined.
e. Goal 3 Strategies – High rate of adoption to benefit everyone
   i. Some lack of adoption is due to concerns. Concerns about privacy, security and digital accessibility that involves all sectors.
   ii. There are concerns about health and radiation.
   iii. Recommendation to create a digital accessibility counsel. That standards are set and enforced.

iv. To have a strategy to address barriers to education and community problem-solving. Businesses, households have an opportunity to thrive in this digital world.
v. Local governments are constrained in some of the legal things that it can do. As community we can come together and look at the signs, bring in the experts, and discuss addressing concerns to privacy, data collection, aggregation, monitoring, surveillance. They all have a place in the digital world, especially for safety, health, and how to set standards and change policies and laws and regulations to the extent that it works for the county.

f. Goal 4 Strategies – Increase public value
   i. The opportunity to increase data sharing, resources and aggregated city services, finance systems instead of every organization funding their own and thus saving money.
   ii. Promote smart technologies at home and externally.
   iii. Key performance indicator measuring cyber security incidents.
   iv. A mission to deliver broadband for all, strategy to get funding and create an independent operating entity that is community driven, not a County of Marin entity and not for-profit.
   v. Representative and at work for our community.
   vi. Actions:
      1. Look for models and create an actual entity. See what other communities are doing. Have an organization that is staffed and funded to implement the plan and to create the projects that are needed.
      2. The entity has a board of directors that is diverse and representative of all sectors, and that the community is represented in the implementation of the plan.

7. Estimated Timeline
   a. It takes time and resources. The 2022 quarterly actions (see slide 20), to begin building the entity.
   b. We start to seek endorsement by the County Board of Supervisors and other cities and towns and organizations.
   c. By the 4th quarter we hope to have the funding, partnership and the resources to launch the project.

8. Questions & Comments

1) How are you going to protect people with electromagnetic sensitivities?

A: The ability to really regulate providers who put equipment in our right of ways is very limited. The standards are set by the federal government. There are challenges to overcome. We can all make choices within our home. We don't have to have Wi-Fi or cellphones, etc. Those are all personal choices. Not always can you make those same personal choices or even government choices about what is in the public right-of-way. That is why in the strategic plan, in goal three, we have specifically called out safety as part of planning including advocacy for changes in rules, laws, and regulations. We have the ability to talk to and advocate our elected officials at the local and federal level, but it is really the federal agencies that make these rules and regulations.

We can come up with community standards that help alleviate concerns or alleviate exposure. We have the opportunity to do that, but we have to all come to the table and work together, we have had representatives and people with opinions on all sides of this issue I think there are other areas where we are going to have the same concerns of people with two different viewpoints around surveillance and monitoring. The questions are a community are: what we want to be? What we lobby for to make our community strong? even though the plan does not detail out how we will do it, the issue is addressed in that plan. It is an action and it is specifically called out for this particular concern around radiation sensitivity.

2) **Is there any reason why the Health Council of Marin is not currently represented on the committee? Is there a chance it can be included on future committees?**

A: In terms of who is represented, we did our best to get a wide swath of organizations. There are a ways to help the Health Council of Marin staff to participate. One, whenever anyone makes contact, via email or phone, we will add you to our Stakeholder Registry. We periodically send notices. Two, please subscribe on Digital Marin to the newsletter. That keeps you informed. Three, we are going to have more opportunities for community members to participate, especially as we implement the plan.

We are going to need more details, more community members. It has been almost an all volunteer army that has gotten us to this place, and we definitely need those. We have a list that if you are interested. We will make sure that you get subscribe, get everyone in your organization to get subscribed to the newsletter. Send us names and emails, and we will put you on our stakeholder Registry.

3) Will you be covering opportunities for residents like me to help reduce the digital divide?

A: Please make sure that we have your email address so we can put you on the stakeholder registry, and that you subscribe to our newsletter. There will be opportunities like this Community Forum, and other opportunities when we are able to get together again in the

areas of education, literacy, support, that will be all kinds of things that the public can do. I know this community will stand up and help each other, and we have got a plan, it will help us get organized and, hopefully, have this entity that can convene this type of work, can support it, bring people together, we will have more opportunity than ever. There are already some organizations that provide low and no-cost advice and can provide literacy training. We have started collecting those on the GoDigitalMarin website. If you are interested in doing something right away, you may go out there and get their information and contact them to see if there are volunteer opportunities already.

4) **Is there a focus or preference for open source technologies that are free to access, study, share, and implement? I see this as the best way to provide equitable access to everybody, irrespective of income.**

A: Thank you, Ted, for that suggestion. Crowdsourcing and open source and all those options where we support each other and make it more equitable are really important. As we look at these actions and then we look at their implementation, I believe we cannot take anything off the table. We are going to make sure that we put it in the context of security and privacy and accessibility. Those should always be at the forefront. But where those standards and others that the Marin community adopts can be met, then we should look at all these resources. Thank you for bringing that up.

5) **When does Marin County funding one end and who is correlating the grant process for state and federal funds coming to local entities as a result of state budget and the new Biden infrastructure bill?**

A: In terms of the funding running out, the development of the Digital Marin strategic plan was a project approved and funded by Marin County Board of Supervisors. It had funding for the project to create the plan. It was delayed a little because of the pandemic. We have spent a little over a year doing the plan and then bringing it to you, but frankly, the time of staff resource commitment runs out on the 31st. That does not mean we are going to drop it. The funding has been very frugal. We are going to continue to use that even after December 31. I have asked for funding to bridge the time between plan, development, through adoption, and some first steps, and we have also asked for some funding to do some of the digital divide under low cost-no cost projects. I will not know about that funding availability or approval until June, right before the new County budget year starts. I am looking at the county to provide funding. The second question really helps answer the first in terms of where else we can get funding. The state and the federal government have announced several funding opportunities, everything from Biden's American Rescue Plan, Infrastructure Funding, the bill that was passed, it's mention, from funding that came from the state and the state Broadband Action Plan. It is great. We are ready. We want the money, but I will be frank with you: both the state and the federal government are very large entities, so while they pass these bills, it is going to take some time for them to implement them. For instance, the state of California received funding for building out middle miles. If you think about trees, the middle mile is the trunk of the tree and those main branches. Last mile is connecting to each of those little branches. They have funding to

do middle mile work. They are just looking at the process and thinking about what is included. They have announced a few places they are going to do projects, but that project is just starting to be under development. They also have the funds to allocate by County. They don't have the allocation methodology or the application process in place yet. We are confident that Marin County, with this plan in her pocket, will be applying for that funding, but we don't know when even the applications are going to be available. They are making up the actual rules of the programs and processes right now.

In anticipation of this, right now the county is finding and hiring an analyst that will wake up in the morning, and their full-time job will be to look for sources of funding, help apply for sources of funding, convene people to do those applications find sources that may say, "Hey, library, schools! Did you know about this? Here is bringing everybody together." We are hiring that person now. It is a one year opportunity. We can extended to two. My hope is that we get some funding to create the organization and that we will have a position like that. For instance, the state has a technical assistance program they funded that would give organizations or counties like ours with a plan to create and operate the entity. But again, timeline and process have not been defined yet. We are watching it as close as we can, but it would be great to have someone full-time who watches it and helps us. The county has got some funding. We got over $400,000 for the library when we applied for emergency connectivity funds. More than 1600 household and Marin County are receiving Emergency Broadband Benefit, and Marin Community Foundation has been very generous, funding many digital divide efforts in West Marin and other places. We have private donors and some local funding. It is not for a want of trying It is not for a want of trying, but we do need the resource in place to help find it, apply for it, and manage it. Digital Marin has already become that entity that is trying to bring people together and go after these funding opportunities. Long answer to kind of a short question, but funding is really important. Money is out there, but it is not here yet. By having a strategic plan, we are going to be better off than so many other communities that do not have them.

6) **the plan – we outlined four broad areas, and we are talking abouta new entity to kind of implement those four broad areas. Is there any thinking yet about what the priority is for those areas? What will come first, second, and third? Is that what you showed in the timeline? Who is going to get to make those decisions? When we talk about, like, how is the power going to be structured, is not going to be sitting with the Board of Directors? Is the county going to be involved? How do you envision that rolling out?**

A: From the beginning, the desire has been that the Digital Marin Strategic Plan not be Marin County organization plan, that it really be owned by all the sectors and the communities, from the residence through education, business, etc. It has been a fabulous process because we have had children as young as third grade involved, high schoolers. I did a focus group at one of our subsidized housing sites, and I can tell you that one of the very outspoken, intelligent man was in his nineties! It has gone everywhere in between. It has been amazing to have that kind of participation. We really listen to what the community said! But there are not very specific priorities. But if you think about how we would build

capacity, we need to make sure that we have infrastructure in place. It also takes the longest to do, to truly put in long-term infrastructure. So that has to be a priority and as early in the timeline as it is suggested in the plan because it takes time, it takes money, and we need to go after all that. If funding is available, we need to be ready. We need to have the entity – someone or a group needs to come again, wake up every morning and say, "Our goal is to implement Digital Marin to make sure that these goals are realized." That is very early in the plan. As we are doing that, the other actions really build upon getting devices, getting training, getting support, and then you will notice the extra value added: data sharing, sharing services, smart technology, expansion. Really conscious, focused smart technology expansion. Even having a digital business incubator! Those are all later in that timeline because they are additive. We really do have to start with some of these fundamentals. Getting an entity in place and having the resources we need will go a long way for getting resources that we need to do all the other parts of the plan. It has to be early in the process. In terms of who decides, though, as we get projects out of the actions and strategies and goals, I really do see the Board of Directors will have influence on the organization, and then I don't want us to stop asking the community through surveys, focus groups, interviews. I have done numerous radio interviews, presentations at businesses and commissions and forearms and webinars, forms and webinars. I recently did one for the state of Maine who heard that we were doing that and wanted to hear about it! We really want Digital Marin to be community driven.

7) **how does ESC anticipate replacing or adding to the membership of the Board of Directors moving forward? Process, timeline?**

A: The reason why the plan recommends that the new Board of Directors be expanded from what the current executive steering committee is so that we can get people from sectors and groups that believe they are not being represented. The current executive steering committee, as it comes aboard, will need to look at itself. Our older adults feel that they are not represented in terms of an actual organization being representative a commission, an aging action group, and you heard that the Marin Health Counsel feels they are not represented in terms of healthcare. For me, I call it "counting heads". We need to look at the individuals who are there that were present in those sectors and then look at the groups that are not very well represented. I am excited that more people want to be on the Executive Steering Committee. It was really, "Can you help me get so-and-so to help me represent this sector and be on the executive steering committee?" Even to build what we had took some effort, and now, we want to add common people want to be there, and it is a fabulous, high quality issue to have. Timing? fairly quickly as soon as the plan is adopted.

8) **Can we force telecommunication and internet service providers to build infrastructure where it is still needed, to lower their prices, to improve service and only put equipment where they say – we say they can?" In other words, how much control do we have over internet service providers?**

A: The answer is no, we cannot force internet private companies to do anything. Also, federal regulations prohibit us from doing some of those things. I want to lay that out there because I think that is educational. With that said, we have some great partnerships going with our internet service providers. I am not going to name them all because I know I will forget some of them, but we do have organizations that are overly providing service, and we have those post up we have to strengthen those partnerships and get involved. I believe community engagement have to strengthen those partnerships and get involved. I believe community engagement and the community voice can help sway and informed these organizations to do the things we need. For instance, they want to make revenue. They have to have return on investment, but if the community is supporting them and sharing and working collaboratively in a partnership, they will grow their business, which is fine, we will get what we need, which is great. It works for everyone. One of the things that we saw that the grand jury of Marin County saw, that many of our stakeholders saw, is that we were not coordinated. We did not have data around what we have and do not have. I believe through this project and the implementations of the plan, we will be able to better partner with our providers and do all those things that you mentioned. We are not going to do price control. We can aggregate purchasing, which lowers prices. We cannot force everything about right-of-way usage, but we can come up with standards and have the providers part of that process. We can't force it. We can work collaboratively, and the community getting organized and having a plan really does take that forward by leaps and bounds. We have seen this in other jurisdictions across the country where there is a working relationship, not an adversarial relationship.

9) **What is the timeline for expanding the Board of Directors to include representation from the older adults and persons with disabilities communities?**

A: That is something that is low cost-no cost, and now we have seen people wanting to be a part of it. Those are two communities that I have gotten several requests to add representation on the board, so I would think those are two considered right away. I have had actual people say, "I want it to be me," and I think that is wonderful.

10) **Will Digital Marin operate as an internet service provider?**

A: No. The goal is not to be an internet service provider that comes into your home and provides services and sends you a bill. That really is not the goal. The goal is more around ensuring that affordable, reliable quality, safe internet is provided to everyone and that people can use it through their devices and supportive training. Some communities have become internet service providers. I really believe it is what we find as we go to implement broadband, if we can get partnerships, etc., in place, what do we need? Where is the gap? If that is the gap, then I think the government and Digital Marin would have to step up and fill it. The government might own it. It might all be public industry through partnerships. I don't think anything is off the table, but the end goal has not been that the County and Digital Marin becomes an internet service provider and competes with other providers. I do want to say, though – somebody might have already put this in the comments. Competition is good, and one of our findings is that most people have one or two options, if two, and with

that, comes what typically comes with not much competition, and so we are hoping to have overbuilding, which means more than one provider available; competition; options; different service levels; we do want that all available! We should not be locked into just one provider and pay whatever and get whatever that is available to us.

11) Will you arrange for opt outs for people with electromagnetic sensitivities?

A: I am not sure what opt out means, though. Maybe you can type a little bit more in the comments. I really... I don't know. I mean, I do know that with the sensitivities and the issues in terms of where you cite equipment, I think we can look at businesses, how close is it to people, but in terms of opting out I am not sure. I mean, if you look at public events, you are going to see wireless for all these things, so I really think it is like other health concerns where you are going to have to individually make decisions about what you are exposed to. But if you want to put a little bit more context income I'm happy to try to address that much better.

12) What is Digital Marin thoughts on data sharing?

A: As part of the data sharing strategy, we would want to look around to see what is going on and what are people talking about. During the needs assessment, we found a couple projects. One is about student information systems and finding out if there are devices at home and internet access and how, Is it good enough for students to do? Just because they are back in school does not mean they don't need internet access and devices at home. It is called "the Homer gap". You do it all at school, leave, cannot access the internet. You still need all those devices and internet access.

Another project that came up is establishing a community information exchange, a CIE, I believe. That is where information gets together about social services, nonprofit services, healthcare services. As a resident and a consumer of the services, it is easy to go to one place and find all the info you might need. For instance, a public social service agency has access to know, "Oh, you need this? You can go here." A school sees, "My students need counseling." May be reduced lunch, maybe whatever! They can point them in the right erection for right direction for social services. Those are a new become important around the nation, but there is already a group that wants to do that. Digital Marin does not have to initiate that. We can help by using a stakeholder registry, networks, and are convening ability to really support that effort.

Another data sharing effort already has interest. The County of Marin has looked at this. How do we address issues where mental health intersects with public safety? Obviously, that is a very big topic. And so, we have the district attorney here and other justice community leaders of the county talking with leaders of health and human services and other programs like that. How do we share data? so that we are not treating everything the same way? And again, how do we make sure we have wraparound services? Frankly, you and I are not just one interaction in any organization, especially the government. You might have a library card, might end up on a journey, might get a permit, go to the park... I mean,

we are a lot of different people. You might need social services and do something else. So, how do we share data in a safe, private, noninvasive way that benefits that benefits people? And I think that those are efforts that are already talked about and started, and I think Digital Marin can support them, and certainly, getting the infrastructure in place, letting residents and businesses have devices and support being online help all of that happened.

13) **Can you share more about the vision of Digital Marin as a convene or of other organizations addressing the digital divide moving forward? How can we all stay engaged? What can we expect from the website and updates moving forward?**

A: In terms of the vision of Digital Marin being the convening... A lot of focus often is on the deployer and putting infrastructure and getting devices, but in terms of convening and influencing, I will give everyone an example. The federal government announced emergency connectivity fund and link, ECF program. I already mentioned the library was able to apply with Marin Promise Partnership with Abby's help and got funding of over $400,000. But when Digital Marin, our little project team at this point, heard about the ECF – because we are trying to monitor all legislation of funding programs – we used our network, our stakeholder registry, and brought representatives from all the different school districts and libraries, invited them into a meeting to talk about it and make sure they understood what was available, how you can go about it. We had Abby from Marin Promised, Ann, the Marin County Free Library, San Raphael Free Schools... They are already very much in this process of obtaining funds. They were giving advice to school districts and libraries, officials and representatives of smaller jurisdictions on how to do it. We found that there were qualifying entities that did not know about it. So really, that is what Digital Marin does in terms of convening, and I can see that continuing on any and all of these topics and being a place where we collect we are a collector of people and resources and networking so that we can convene. And then, we have resources like this analyst that we want to hire who is monitoring legislation, monitoring funding opportunities, and sharing that information, sharing examples of grants and how to get registered so you can, you know, apply for funding. Really, being resource-intensive. That is how I see the convene or of functioning. Staying engaged, I have listed all of those. Email addresses, signing up for the newsletters, you know, making sure that we know about you and watch for opportunities. And the website! I'm so glad you asked this. It is a good way to wrap it up. We are already transforming the GoDigitalMarin website into less of an archive and come "Here is what we are," into a resource website. We added a resource page. Two when their strategic plan is approved and adopted, we will put it up on the Digital Marin website as a feature, but it will not just be a PDF document. We will have text. We will track projects and progress, and I mentioned those measurements, those KPIs. We want to have open data, transparency and really make it usable, make it more interactive, and make it a place that you can go to do all of those things. Then, to watch the progress and even participate!

9. Next Steps

Draft Final Strategic Plan Community Forum

December 09, 2021 @ 5:30 PM

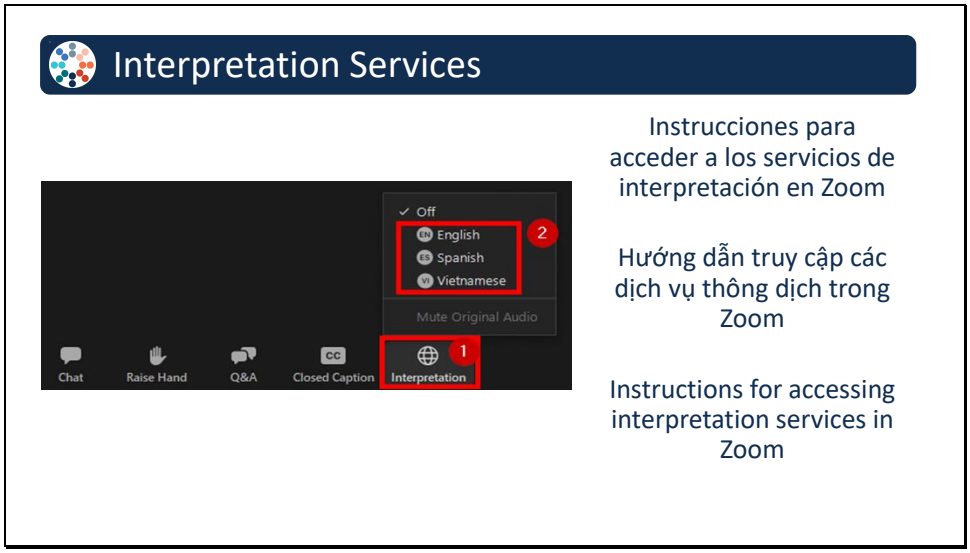
Recording

This meeting was recorded and can be viewed at https://youtu.be/x7tF9PawGc4

Slide Deck

Slide 1

Slide 2



Draft Final Strategic Plan Community Forum

December 09, 2021 @ 5:30 PM

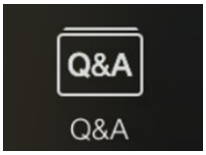
Slide 3

Comments & Questions

Haga clic en el botón "Preguntas y respuestas" en la parte inferior de la pantalla para escribir comentarios o preguntas en cualquier momento.

Nhấp vào nút “Hỏi và Đáp” ở cuối màn hình của bạn để nhập nhận xét hoặc câu hỏi bất kỳ lúc nào.

Click the “Q&A” button at the bottom of your screen to type comments or questions at any time.



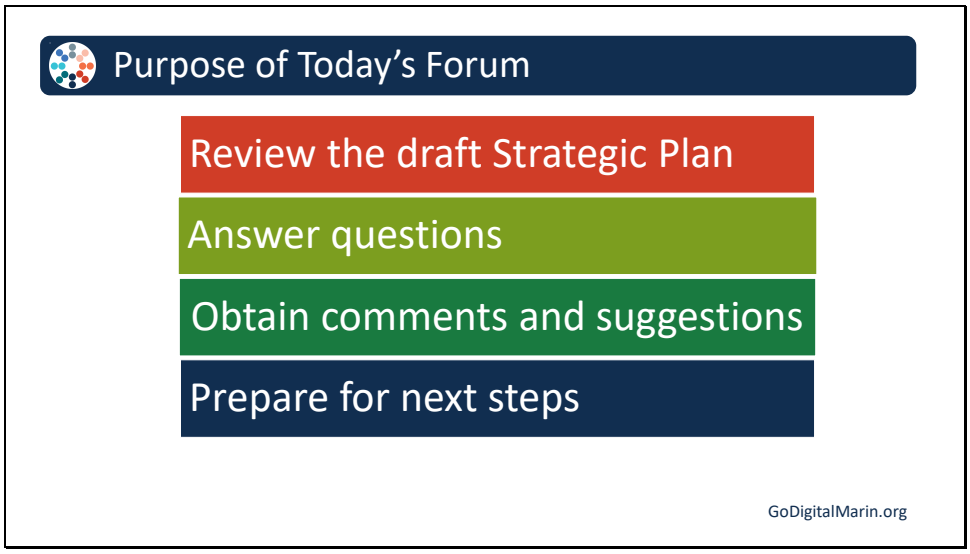
Slide 4

Agenda

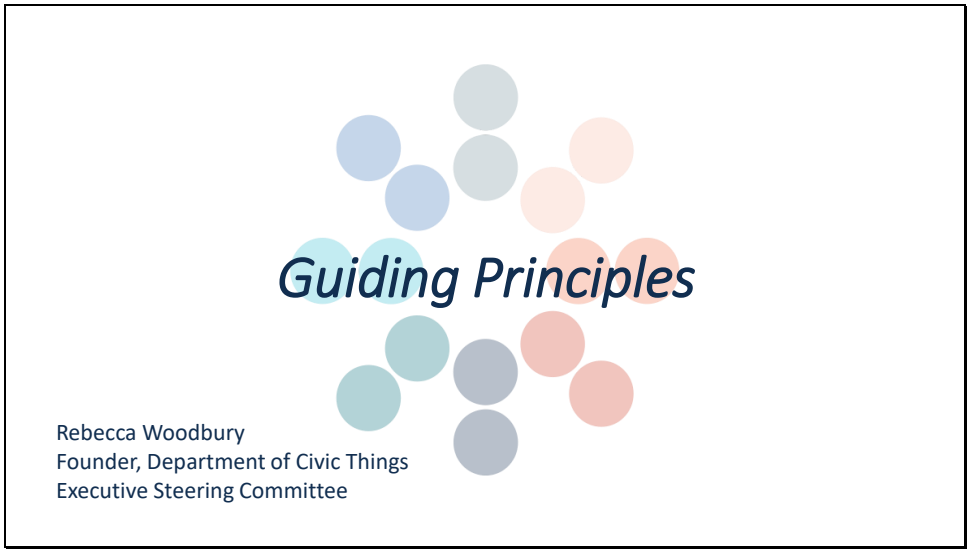
- **Welcome & Meeting Purpose**
  - Liza Massey, Chief Information Officer, Marin County
- **Guiding Principles**
  - Rebecca Woodbury, Former Director, City of San Rafael & Founder, Department of Civic Thing
- **Process Overview**
  - Rebecca Woodbury, Former Director, City of San Rafael & Founder, Department of Civic Thing
- **Strategic Plan Overview**
  - Liza Massey, Chief Information Officer, Marin County
- **Moderated Comments and Questions**
  - Ann Mathieson, Chief Executive Officer, Marin Promise Partnership
- **Next Steps and Wrap Up**
  - Liza Massey, Chief Information Officer, Marin County

GoDigitalMarin.org

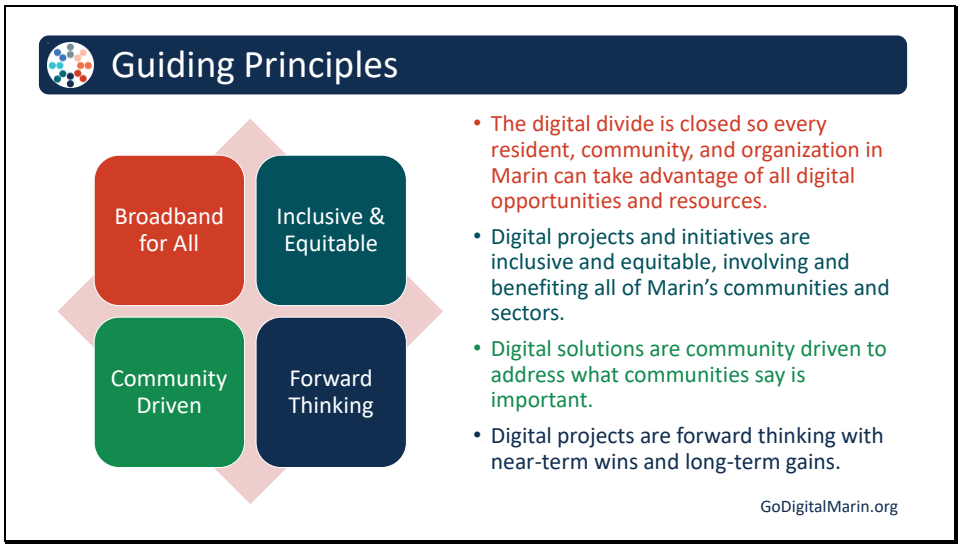
Slide 5



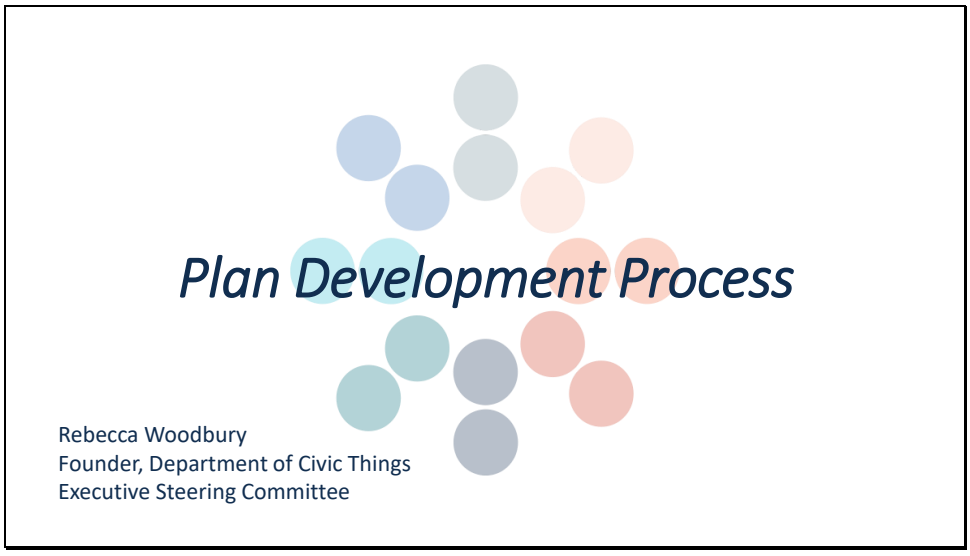
Slide 6



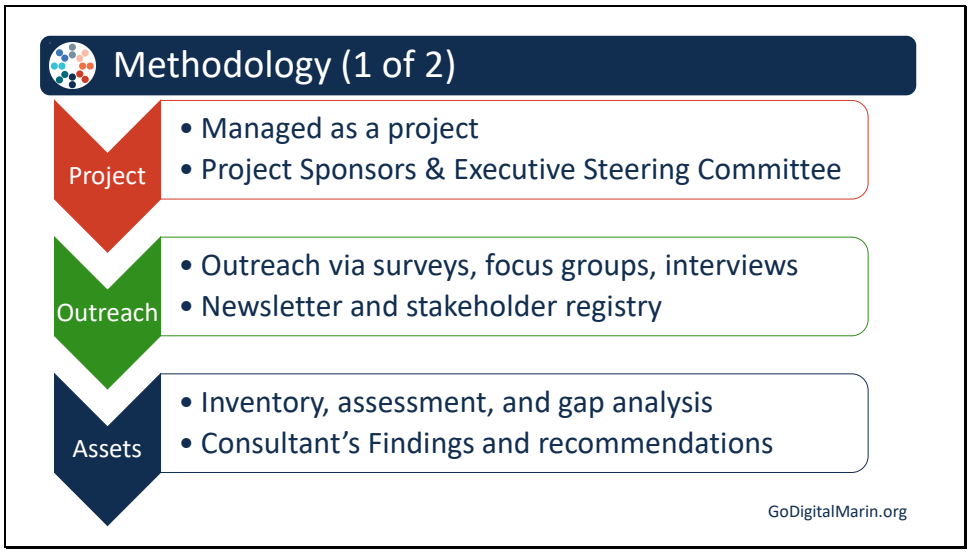
Slide 7



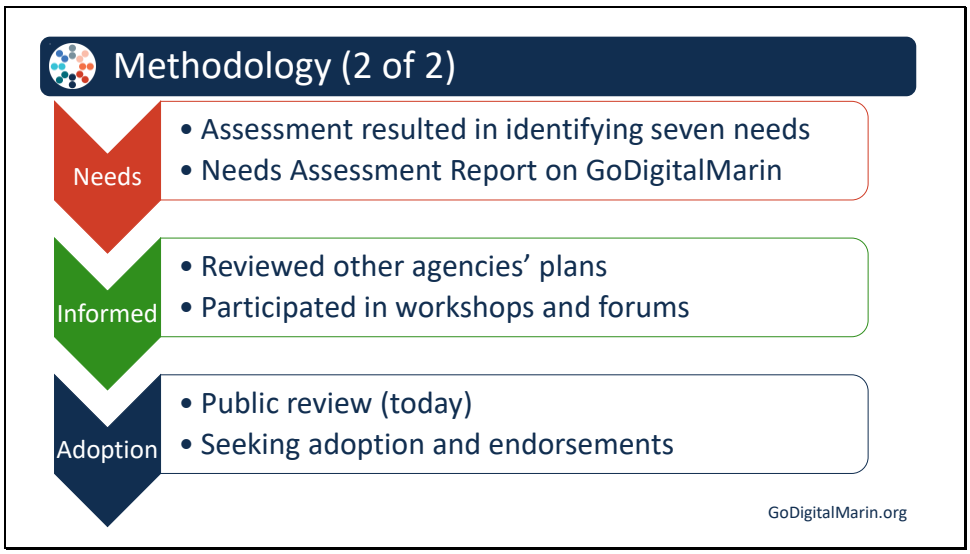
Slide 8



Slide 9



Slide 10



Slide 11

Executive Steering Committee

- Ann Mathieson
  Chief Executive Officer, Marin Promise Partnership
- Bruce Vogen
  Research Analyst, Marin Resident
- Elise Semonian
  Planning Director, Town of San Anselmo
- Javier Trujillo
  Chief Assistant Director, Marin County Information Services and Technology
- Jessica MacLeod
  Director, Digital Service and Open Government, City of San Rafael
- Johnathan Logan
  Vice President, Community Engagement, Marin Community Foundation
- Liza Massey
  Chief Information Officer, Marin County
- Michael Frank
  Executive Officer, Marin General Services Agency
- Mike Blakeley
  Chief Executive Officer, Marin Economic Forum
- Rebecca Woodbury
  Former Director, City of San Rafael
- Ross Millerick
  Director, IT Management and Lecturer Golden Gate University & Novato USD Trustee
- Sarah Jones
  Former Director, Marin County Free Library

Slide 12

Project Support

Project Team

- Jeff Daniel
  Project Manager, Marin County Information Services and Technology
- Daniella Baker
  Administrative Support, Marin County Information Services and Technology
- Nina Bell
  Administrative Support, Marin County Information Services and Technology
- Abbie Ridenour
  Education Pioneers COVID Response Fellow, Marin Promise Partnership
- Aidan Vermeulen
  Former College Intern, Marin County Information Services and Technology

Founding Partners

San Rafael – The City With A Mission

County of Marin

mcf Marin Community Foundation

Marin County Free Library

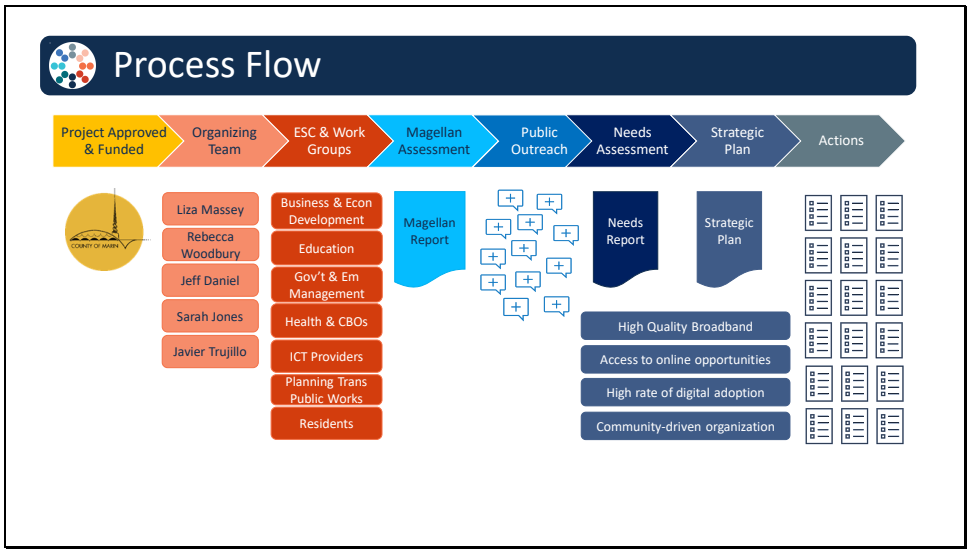
Marin Economic Forum

Marin General Services Authority

Marin Managers Association

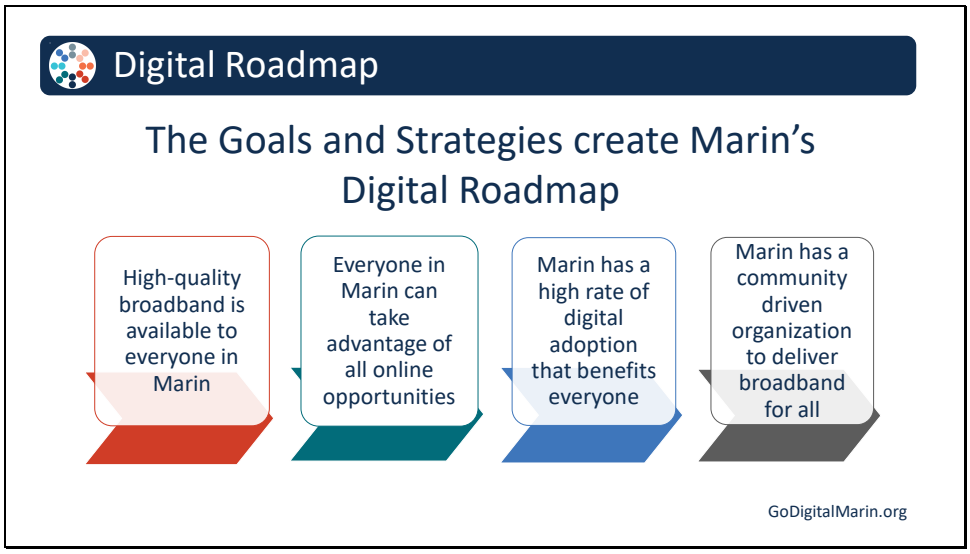
Marin Promise Partnership

Slide 13

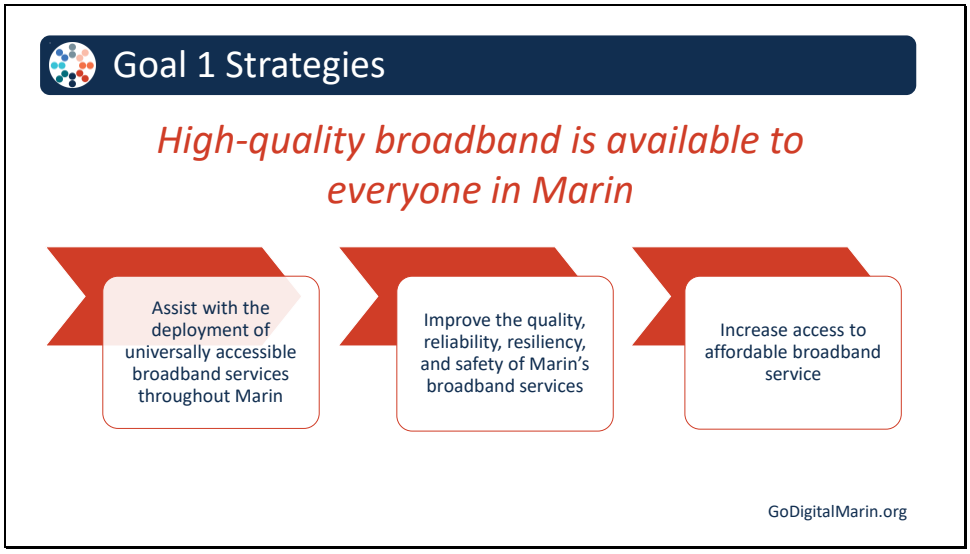


Slide 14

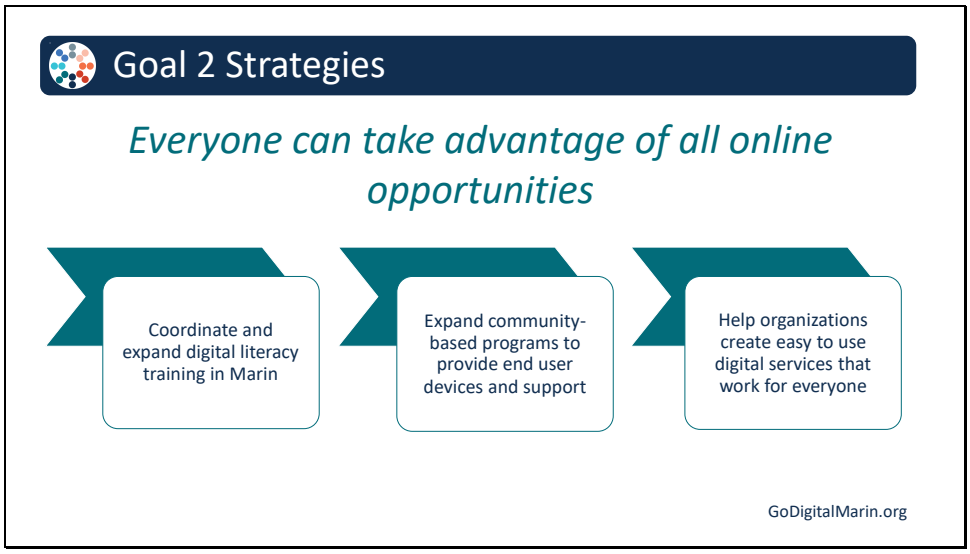
Slide 15



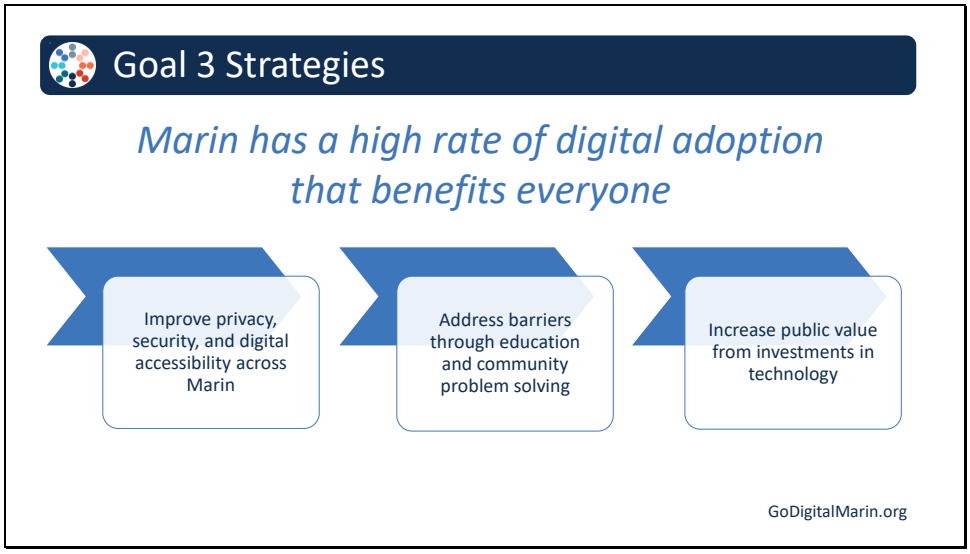
Slide 16



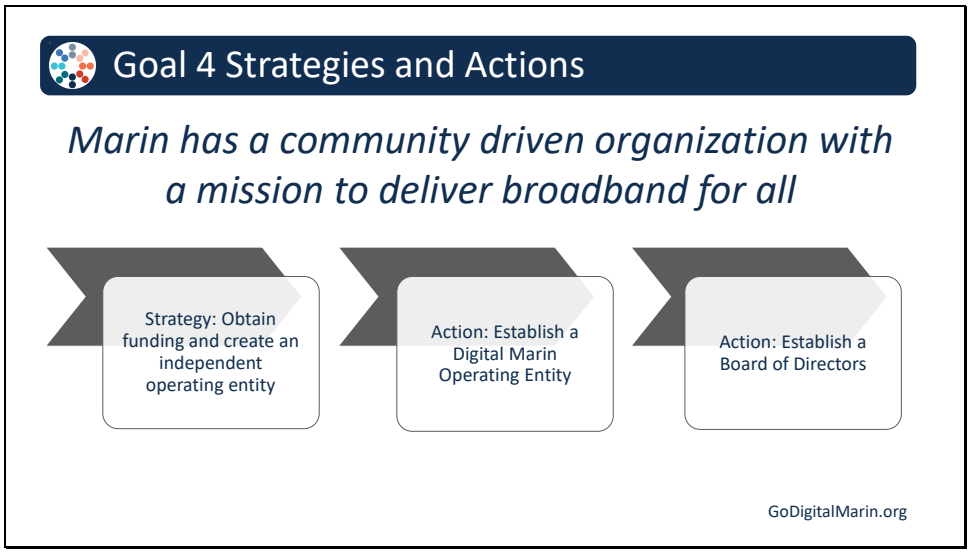
Slide 17



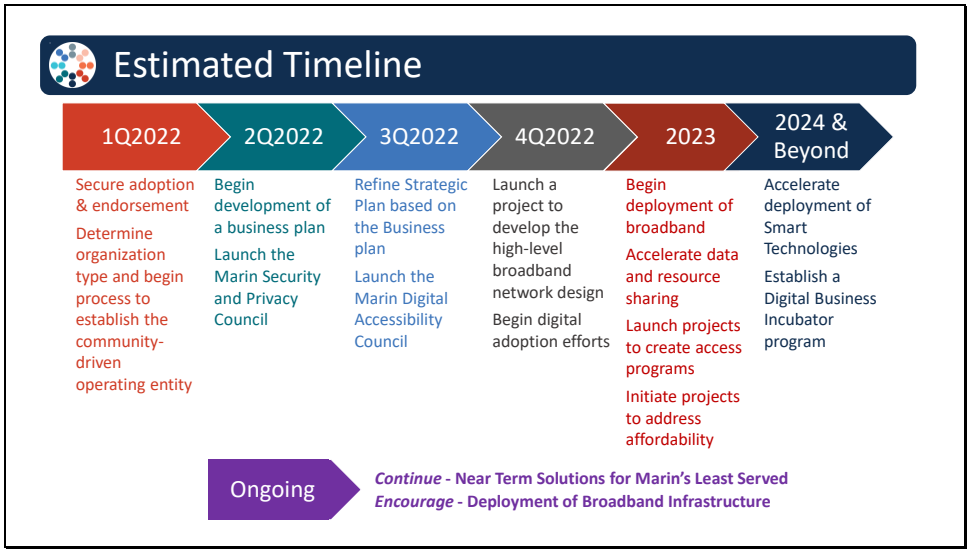
Slide 18



Slide 19



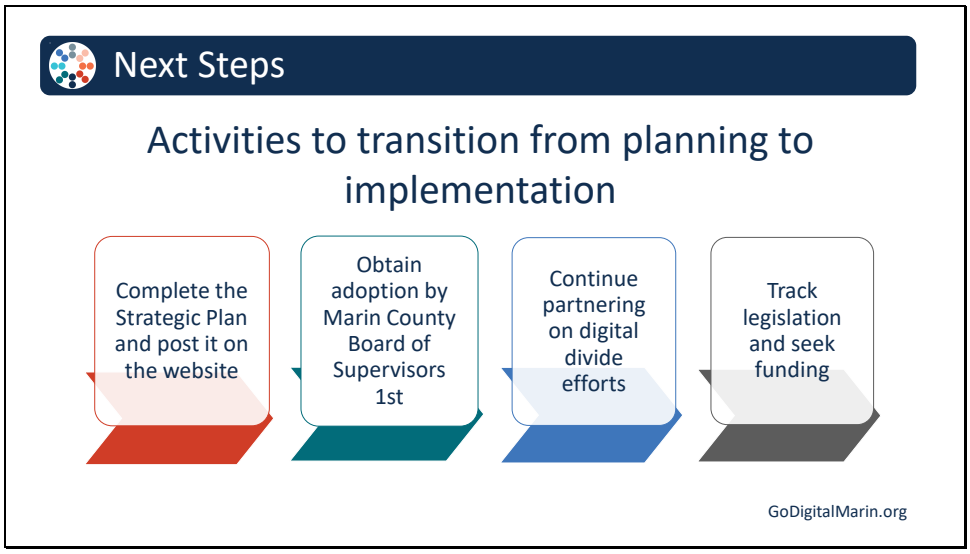
Slide 20



Slide 21

Slide 22

Slide 23



Slide 24