



Confidentiality Waived 6/5/17

STATE OF NEVADA

BEFORE THE NEVADA COMMISSION ON ETHICS

In the Matter of the First-Party Request
for Advisory Opinion Concerning the
Conduct of **Richard Bowler**, Member,
Board of Directors, Virgin Valley Water
District, State of Nevada,

Request for Opinion No. **17-02A**
CONFIDENTIAL

Public Officer. /

CONFIDENTIAL OPINION

I. STATEMENT OF THE CASE

Richard Bowler (“Bowler”), a member of the Board of Directors (may be referred to as “Board”) of the Virgin Valley Water District (“District”), requested this confidential advisory opinion from the Nevada Commission on Ethics (“Commission”) pursuant to NRS 281A.440(1), regarding the propriety of his future conduct as it relates to the Ethics in Government Law (“Ethics Law”) set forth in Chapter 281A of the Nevada Revised Statutes (“NRS”). A quorum¹ of the Commission heard this matter on April 19, 2017. Bowler appeared in person and provided sworn testimony. Bowler was represented by the District’s general counsel, Jedediah Bingham, Esq. of Bingham Snow & Caldwell.

Bowler requested an opinion from the Commission regarding his disclosure and abstention obligations as a member of the District’s Board of Directors regarding matters that come before the Board that may affect the water shares privately owned by Bowler’s parents and other relatives related within the third degree of consanguinity (collectively referred to as “family members”). After fully considering Bowler’s request and analyzing the facts, circumstances and testimony presented by Bowler, the Commission deliberated and advised Bowler that he has per se commitments in a private capacity to the interests of his family members and must therefore disclose these relationships and his family’s ownership interests in certain water shares that are affected by matters before the District. However, Bowler is not required to abstain from voting on matters before the District that will not impact his family members’ water shares or do not provide a benefit or detriment to the water shares owned by his family members any more or less than other affected owners of water shares. The Commission now renders this final written opinion stating its formal findings of fact and conclusions of law.²

The facts in this matter were obtained from documentary and testimonial evidence provided by Bowler. For the purposes of the conclusions offered in this opinion, the Commission’s findings of fact set forth below accept as true those facts Bowler presented. Facts and circumstances that differ from those presented to and relied upon by the Commission may result in different findings and conclusions than those expressed in this opinion.

¹ The following Commissioners participated in this Opinion: Chair Lau, Vice-Chair Weaver and Commissioners Duffrin, Gruenewald, O’Neill and Stewart.

² The individual comments made by any Commissioner during the hearing are not binding on the Commission’s final opinion.

II. QUESTIONS PRESENTED

As an elected member of the Board of Directors of the Virgin Valley Water District, Bowler seeks guidance regarding his disclosure and abstention obligations under the Ethics Law due to his family's ownership of certain water shares within the Virgin Valley Water District. In particular, it is anticipated that some of the District's water shares will become available for the District to lease and/or sell in 2019 and the District may consider actions to control, lease or sell these water shares to third parties.

Accordingly, Bowler questions whether the Ethics Law requires him to disclose his family's interests/ownership in their water shares and abstain on these anticipated District matters given his family's contemporaneous ownership of water shares in the same water companies as the District, the potential for the Bowler family to lease or purchase water shares from the District and the possibility that the District's determinations regarding pricing on its water shares might have an impact on comparable market pricing for water shares owned by the Bowler family. Bowler also seeks confirmation that he may participate in matters relating to water shares that come before the District's Board of Directors that do not cause a benefit or detriment to the water shares owned by his family members any more or less than other owners of water shares.

III. FINDINGS OF FACT

1. The Virgin Valley Water District ("District") is a political subdivision of the State of Nevada created by the Legislature's enactment of the *Virgin Valley Water District Act* in 1993. The established purpose of the District is to provide adequate and efficient potable water service for the residents of Virgin Valley, including the communities of Mesquite and Bunkerville. The District owns/holds various water rights in potable and non-potable water within the Virgin Valley. Among other powers, the District may sue and be sued, enter into contracts and enter into leases and other contracts associated with water and water rights.
2. Bowler is an elected member of the Board of Directors of the District. He was initially appointed to the Board to serve as a representative of the Township of Bunkerville and his current elected term expires in 2018. Under Nevada's term limit rules, Bowler may be re-elected to the Board for one additional term and that term would expire in 2022.
3. There are two types and sources of water in the Virgin Valley: 1) potable underground water accessed through District wells; and 2) non-potable surface water used for irrigation which has been diverted from the Virgin River, traversing through Mesquite and Bunkerville before emptying into Lake Mead. Each source is administered and governed by different entities.
4. The District, as a government entity, holds virtually all groundwater (potable) water rights in the Virgin Valley.
5. The Mesquite Irrigation Company ("MIC") and Bunkerville Irrigation Company ("BIC") are private mutual water companies that divert surface (non-potable) water from the Virgin River in the amount guaranteed by the water rights owned by the companies' shareholders. The irrigation companies maintain the infrastructure and facilities that collect, store and deliver irrigation water.
6. In Nevada, sources of water within the State, above and below ground, belong to the public. A water right is a property right to the use of water, which belongs to the

public. A water right does not constitute ownership of the water itself. The State of Nevada administers water rights under the authority of the State Engineer.

7. Water rights can be conveyed, mortgaged and encumbered (leased). Water rights which are derived from the same source of water are given priorities based on the earliest timing of beneficial use. Failure to use the water could result in forfeited or abandoned water rights.
8. The State Engineer does not assign title or ownership of a water right. Rather, the State Engineer maintains decrees, permits and certificates of water rights and confirms any other conveyances of water rights and files them in his office. Title disputes are addressed by the courts.
9. Certain water rights in Nevada are collectively held and maintained by private mutual water companies, such as irrigation companies and ditch companies. Other water rights are held by governmental entities. Water companies and governments may build and/or maintain their respective infrastructure (ditches, pipes, etc.) that diverts water from the water source and delivers/distributes it to the owner/user of the water rights.
10. The water companies hold the water rights of various owners and provide shares of stock in the company. The number of shares of stock in the company represents the shareholder's proportionate right to make use of the water rights held by the company. Accordingly, each share in the company is equal in the quantity and quality of the water, making them readily deliverable to and transferable among or by all shareholders.
11. The shares of stock in a water company are commonly referred to as "water shares." Water shares are not the equivalent of water rights. Water shares constitute the measure by which water rights owners receive their proportionate amount of water held by the water company. Owners of water rights/shareholders pay fees to the water companies for the maintenance and administration of the infrastructure and water delivery. Typically, the shareholders either use the water or lease it to other private and governmental entities.
12. Water companies do not control the specific legal rights of its water rights owners to sell or lease their individual water shares.

MIC and BIC Holdings and Marketable Water Shares in 2019

13. MIC and BIC are owned and controlled by more than 100 different shareholders, including the District. MIC has issued 1,673 water shares and BIC has issued 1,083 water shares. Each shareholder is authorized to use non-potable water in proportion to the number of shares owned. For example, a farmer owning 5 shares may divert a proportionate amount of water for irrigation.
14. MIC and BIC are each governed by a board of directors who are elected by the respective shareholders. The directors also serve as the officers of the companies. MIC and BIC also each employ a Ditch Master who handles the day to day operations of the irrigation companies. It is and has been the policy of the District not to put a District representative on either irrigation company board or to have any District representative serve as an officer, employee or Ditch Master of either irrigation company.

15. The District owns 403 (24%) of the total outstanding shares in MIC and 59 (6%) of the total outstanding shares in BIC. The District has the same voting rights as every other shareholder.
16. The District does not currently have the capacity to treat the non-potable water it holds to make it drinkable and useable in the District's water system. Accordingly, the District leases all of its non-potable water shares to third parties for irrigation.
17. In 2011, the District entered into agreements to lease some of its MIC and BIC water shares to farmers and golf courses at a low annual rate of \$250 per share. These leases expire in 2019, at which time the share price may be modified and the modification likely will be an increase in the annual rate per share. It does not appear that the District will set a new standard lease price. While the District did set a standard price for the period 2011-2019, historically the District has simply leased its shares to the highest bidder. Based on recent discussions, it appears much more likely that, come 2019, the shares will again be made available at an auction to the highest bidder.
18. Bowler does not own any MIC or BIC water shares. Bowler's parents own 17.5 MIC shares and 4 BIC shares. Bowler's family members also own BIC water shares through a limited liability company.
19. Bowler's family members and the District do not have any leases with one another relating to shares of non-potable irrigation water or any other water rights. No member of Bowler's family has ever served as an irrigation company board member, officer or Ditch Master.
20. Bowler acknowledges his responsibility to disclose his family's ownership of MIC/BIC shares whenever the District considers leasing its shares or taking action on other irrigation (non-potable) share matters.

Leases of Water Shares to the Southern Nevada Water Authority

21. The Southern Nevada Water Authority ("SNWA") is a political subdivision of the State of Nevada created in 1991 by a cooperative agreement pursuant to the provisions of NRS Chapter 277, to manage Southern Nevada's water needs in Clark County. SNWA provides wholesale water treatment and delivery for the greater Las Vegas Valley and is responsible for acquiring and managing long-term water resources for Southern Nevada.
22. SNWA, not the District, generally influences the price for leasing an irrigation share. SNWA has made standing offers to all MIC/BIC shareholders to lease their water shares and this has, for the last several years, set the price of MIC and BIC shares.
23. In 2014, the District entered into an agreement to lease some of its MIC and BIC shares to SNWA for \$1,246 per MIC share and \$1,512.50 per BIC share per year. The term of this agreement is 20 years and will expire in 2034. It is not anticipated that the price for which the District will lease its shares to SNWA will be an item for consideration by the Board during Bowler's term of office.
24. Aside from 2 BIC shares that Bowler's parents use to obtain water for their personal use, all remaining water shares owned by Bowler's family members are leased to SNWA, which lease will continue on its fixed terms for approximately ten more years.

Bowler's parents intend to retain their 2 BIC shares for personal use and do not anticipate marketing the shares to SNWA or any other third party in the near future.

IV. STATEMENT AND DISCUSSION OF ISSUES AND RELEVANT STATUTES

A. OVERVIEW OF ISSUES

As a public officer, Bowler must commit himself to avoid actual and perceived conflicts of interest and publicly disclose sufficient information concerning any private relationships and interests which would reasonably affect matters before the District's Board of Directors, including commitments to family members. NRS 281A.420(1). Bowler must also abstain from voting or otherwise acting on public matters in which private relationships and interests would clearly and materially affect the independence of judgment of a reasonable person in Bowler's position. NRS 281A.420(3). In addition, the Ethics in Government Law requires Bowler to ensure that he will not use his position in government to gain unwarranted privileges or advantages for any person to whom he has a commitment in a private capacity or use otherwise nonpublic information to benefit such a person. NRS 281A.400(2) and (5).

Bowler serves as a member of the Board of Directors of the District, which is responsible for voting on various matters related to the delivery of potable water to Virgin Valley residents. In addition, as an owner of MIC and BIC water shares, the Board considers matters related to its water shares and the leases of these water shares to third parties, including SNWA. Bowler's family members also own BIC and MIC water shares and lease some or most of their shares to SNWA. In this opinion, the Commission advises on the disclosure and abstention requirements of NRS 281A.420 applicable to Bowler to ensure that proper separation is maintained between his public duties with the District and his per se commitment in a private capacity to the interests of his family members, with whom he has a familial relationship within the third degree of consanguinity. The Commission also considers whether NRS 281A.400(2) applies to Bowler's circumstances. The Commission appreciates Bowler's recognition of these potential conflicts and his desire to comply with the law by understanding the ethics implications under NRS Chapter 281A that apply to his situation.

B. RELEVANT STATUTES

1. Public Policy - NRS 281A.020 (1) provides:

1. It is hereby declared to be the public policy of this State that:
 - (a) A public office is a public trust and shall be held for the sole benefit of the people.
 - (b) A public officer or employee must commit himself or herself to avoid conflicts between the private interests of the public officer or employee and those of the general public whom the public officer or employee serves.

2. Commitment in a Private Capacity to Interests of Others - NRS 281A.065 provides, in relevant part:

"Commitment in a private capacity," with respect to the interests of another person, means a commitment, interest or relationship of a public officer or employee to a person:

1. Who is the spouse or domestic partner of the public officer or employee;
2. Who is a member of the household of the public officer or employee;

3. Who is related to the public officer or employee, or to the spouse or domestic partner of the public officer or employee, by blood, adoption, marriage or domestic partnership within the third degree of consanguinity or affinity.

3. Use of Government Position - NRS 281A.400(2) and (5) provide:

2. A public officer or employee shall not use the public officer's or employee's position in government to secure or grant unwarranted privileges, preferences, exemptions or advantages for the public officer or employee, any business entity in which the public officer or employee has a significant pecuniary interest, or any person to whom the public officer or employee has a commitment in a private capacity to the interests of that person. As used in this subsection, "unwarranted" means without justification or adequate reason.

5. If a public officer or employee acquires, through the public officer's or employee's public duties or relationships, any information which by law or practice is not at the time available to people generally, the public officer or employee shall not use the information to further the pecuniary interests of the public officer or employee or any other person or business entity.

4. Disclosure and Abstention - NRS 281A.420(1), (3) and (4) provide, in relevant part:

1. Except as otherwise provided in this section, a public officer or employee shall not approve, disapprove, vote, abstain from voting or otherwise act upon a matter:

(a) Regarding which the public officer or employee has accepted a gift or loan;

(b) In which the public officer or employee has a significant pecuniary interest; or

(c) Which would reasonably be affected by the public officer's or employee's commitment in a private capacity to the interests of another person,

without disclosing information concerning the gift or loan, significant pecuniary interest or commitment in a private capacity to the interests of the person that is sufficient to inform the public of the potential effect of the action or abstention upon the person who provided the gift or loan, upon the public officer's or employee's significant pecuniary interest, or upon the person to whom the public officer or employee has a commitment in a private capacity. Such a disclosure must be made at the time the matter is considered. If the public officer or employee is a member of a body which makes decisions, the public officer or employee shall make the disclosure in public to the chair and other members of the body. If the public officer or employee is not a member of such a body and holds an appointive office, the public officer or employee shall make the disclosure to the supervisory head of the public officer's or employee's organization or, if the public officer holds an elective office, to the general public in the area from which the public officer is elected.

...

3. Except as otherwise provided in this section, in addition to the requirements of subsection 1, a public officer shall not vote upon or advocate the passage or failure of, but may otherwise participate in the consideration of, a matter with respect to which the independence of judgment of a reasonable person in the public officer's situation would be materially affected by:

- (a) The public officer's acceptance of a gift or loan;
- (b) The public officer's significant pecuniary interest; or
- (c) The public officer's commitment in a private capacity to the interests of another person.

4. In interpreting and applying the provisions of subsection 3:

(a) It must be presumed that the independence of judgment of a reasonable person in the public officer's situation would not be materially affected by the public officer's acceptance of a gift or loan, significant pecuniary interest or commitment in a private capacity to the interests of another person where the resulting benefit or detriment accruing to the public officer, or if the public officer has a commitment in a private capacity to the interests of another person, accruing to the other person, is not greater than that accruing to any other member of any general business, profession, occupation or group that is affected by the matter. The presumption set forth in this paragraph does not affect the applicability of the requirements set forth in subsection 1 relating to the disclosure of the acceptance of a gift or loan, significant pecuniary interest or commitment in a private capacity to the interests of another person.

(b) The Commission must give appropriate weight and proper deference to the public policy of this State which favors the right of a public officer to perform the duties for which the public officer was elected or appointed and to vote or otherwise act upon a matter, provided the public officer has properly disclosed the public officer's acceptance of a gift or loan, significant pecuniary interest or commitment in a private capacity to the interests of another person in the manner required by subsection 1. Because abstention by a public officer disrupts the normal course of representative government and deprives the public and the public officer's constituents of a voice in governmental affairs, the provisions of this section are intended to require abstention only in clear cases where the independence of judgment of a reasonable person in the public officer's situation would be materially affected by the public officer's acceptance of a gift or loan, significant pecuniary interest or commitment in a private capacity to the interests of another person.

V. DECISION

A. *Per Se* Commitments in a Private Capacity Exist

Pursuant to NRS 281A.065, the Legislature has deemed certain relationships to establish the type of private commitments that create conflicts of interest. The Commission has previously determined that a public officer has a *per se* commitment in a private capacity to the interests of a person to whom the public officer is related within the third degree of consanguinity or affinity. See *In re Murnane*, Comm'n Op. No. 15-45A (2016) (citing *In re Public Officer*, Comm'n Op. No. 10-35A (2010)).

Pursuant to NRS 281A.065(3), Bowler has commitments in a private capacity to his family members to whom he is related within the third degree of consanguinity. See NAC 281A.310. Bowler appropriately seeks guidance regarding the implications of these

familial relationships to public matters, including the disclosure and abstention requirements set forth in NRS 281A.420 and other standards of conduct governing the improper use of a public position as set forth in NRS 281A.400. In particular, anticipating that some of the District's BIC/MIC water shares will become available for lease and/or purchase by third parties in 2019, Bowler seeks an opinion from the Commission associated with his duties under the Ethics Law implicated by the Board's anticipated actions to lease, sell and otherwise control these water rights.

B. Disclosure and Abstention Requirements

1. Disclosure

The Ethics Law requires public officers to publically disclose private commitments and relationships when matters before the Board would reasonably be affected by the public officer's commitment in a private capacity to the interests of another person. NRS 281A.420(1)(c). In this instance, Bowler acknowledges that his commitments in a private capacity to the interests of his family members require him to avoid any actual or perceived conflicts by disclosing these familial relationships when a matter before the Board concerns these family members and/or their water shares.

Bowler is reminded that a disclosure required by the Ethics Law during a public meeting must occur "at the time the matter is considered" and be in compliance with the Commission's published opinions interpreting disclosure requirements. *See, e.g., In re Public Employee*, Comm'n Op. No. 13-78A (2014); *In re Woodbury*, Comm'n Op. No. 99-56C (1999). The Ethics Law does not recognize a continuing disclosure or a disclosure by reference. *In re Lemich*, Comm'n Op. No. 14-79C (2016). The purpose of disclosure is to provide sufficient information regarding the conflict of interest to inform the public of the nature and extent of the conflict and the potential effect of the action or abstention on the public officer's private interests. *Id.* Silence based upon a prior disclosure at a prior meeting fails to inform the public of the nature and extent of the conflict at the meeting where no actual disclosure occurred. *Id.* (citing *In re Buck*, Comm'n Op. No. 11-63C (2011) (holding that incorporation by reference of her prior disclosure, even though based upon the advice of counsel, did not satisfy the disclosure requirements of NRS 281A.420(1))).

When matters are presented to the District's Board of Directors implicating his family's private interests in water rights and other matters, Bowler is advised to disclose sufficient information regarding the relationship(s) and explain how his participation on the matter affects his relatives' private interests, such as those associated with BIC and MIC water shares, so that the public is informed of the conflict and how or whether that conflict will interfere with Bowler's ability to act in the best interests of the public when he performs his official duties for the Board.

2. Abstention

Bowler recognizes that he must abstain from acting on any matters before the District Board that are specifically related to his family members and/or their water shares. For example, should the Board consider any transaction between the District and Bowler's family members, such as a lease or purchase of water shares, Bowler would need to disclose and abstain from acting on the matter. However, when matters come before the Board which are not specifically and primarily related to Bowler's family members and/or their water shares, Bowler is not automatically required to abstain.

When considering which matters require Bowler's abstention before the District Board, the Commission recognizes that it must give appropriate weight and proper deference to the public policy of this State which favors the right of a public officer to perform the duties for which the public officer was elected or appointed and to vote or otherwise act upon a matter, provided the public officer has properly disclosed the public officer's commitment in a private capacity to the interests of another person in the manner required. See NRS 281A.420(4)(b). Accordingly, Bowler need not abstain from participation or voting on those matters that will not affect his family members' interests any more or less than any other shareholders who own water shares in the Virgin Valley. Under such circumstances, the Ethics Law presumes the independence of judgment of a public officer. See NRS 281A.420(4)(a).

a. District Board's Sale/Lease of Water Shares in 2019

Bowler anticipates that in 2019, the District Board will consider matters associated with the lease and sale of the District's BIC and MIC water shares. The parameters of the matters or agenda items have yet to be established; however, Bowler is advised to review the matters when presented to the Board to determine the impact on his family members and their water shares.

Based upon the information presented and known to Bowler so far, it appears that a sale or lease of the District's BIC and MIC water shares and any market effect on the price of shares created by the sales price or lease rate would affect similarly situated water share owners, including Bowler's family members, to the same extent. Accordingly, the Commission determines that, based upon the circumstances presented, with respect to the 2019 anticipated sale/lease of water shares by the District, a greater or lesser benefit or detriment to others similarly situated is not present such that the independence of judgment of a public official in Bowler's situation would be materially affected so as to require abstention. Accordingly, abstention is not required under the Ethics Law. Nonetheless, Bowler is advised to be vigilant in determining whether circumstances may develop in the future that would warrant revisiting this analysis. For example, if the water shares sold by the District were purchased or leased by Bowler's family members, the independence of judgment of a public officer similarly situated would be materially affected, and the Commission would advise abstention after a proper disclosure to inform the public of the nature of the relationship and the effect of Bowler's participation on the matter as a public officer.

b. Other Water Matters Presented to the District Board

The Commission is not in a position to provide detailed guidance on other water matters that may be presented to the District Board because the nature of disclosure and abstention requires an analysis of the particular matter to be considered and the affected private interests. Bowler already recognizes that he must make a proper disclosure when official matters affect his private interests. Once a proper disclosure is made, Bowler is in the position to conduct the abstention analysis set forth in NRS 281A.420(3) and (4) for purposes of determining whether the independence of judgment of a public officer in his situation would be materially affected by his private interests. Once specific circumstances for a future matter are identified, the District's legal counsel and the Commission, via its advisory opinion process, are available to assist in providing guidance. Accordingly, Bowler is advised to fully evaluate the matter before the Board to determine whether there are facts or circumstances which may reasonably relate to the interests of his family members and require his abstention. With regard to those matters that do not uniquely involve Bowler's family members, but impact all BIC and MIC shareholders generally, Bowler is advised to consult with the Board's attorney and prior

Commission opinions to provide the public with a proper disclosure and to conduct the associated abstention analysis on whether members of the affected group are similarly situated such that there is not a greater benefit or detriment to its individual members than to the members of the Bowler family.

C. PROPER USE OF PUBLIC POSITION

Bowler must remain vigilant to avoid the conflict created by his relationship with his family members who, like the District, are BIC and MIC shareholders. In addition to the disclosure and abstention obligations, Bowler is advised to refrain from using his public position in any manner that could be construed as providing unwarranted advantages to his family members, such as influencing Board decisions or using otherwise nonpublic information to benefit his family members who are BIC/MIC shareholders in any manner that is distinct from other BIC/MIC shareholders. See NRS 281A.400(2) and (5). Based on Bowler's candid testimony and forthcoming awareness of the conflict created by his familial relationships, the Commission is satisfied that Bowler understands these responsibilities and will dedicate his conduct to preserve the public trust.

VI. CONCLUSIONS OF LAW

1. At all times relevant to the hearing of this matter, Bowler was a public officer, as defined by NRS 281A.160.
2. Pursuant to NRS 281A.440(1) and NRS 281A.460, the Commission has jurisdiction to render an advisory opinion in this matter.
3. Bowler has *per se* private commitments to his family members, who are related within the third degree of consanguinity.
4. Pursuant to NRS 281A.420(1), Bowler must disclose the full nature and extent of his familial relationships and the associated effect of any actions to be taken by Bowler in his official capacity on the interests of his family members. Such disclosure must be made at the time the matter is under consideration at any public meeting of the Board.
5. Pursuant to NRS 281A.420(3), Bowler must also abstain from participating in or acting on any official matters that specifically involve his family members and their water shares.
6. Bowler is not prohibited from participating or voting on District matters that do not specifically involve his family members and their water shares, provided such matters do not provide a detriment/benefit to his family members that is greater or less than any detriment/benefit for other owners of water shares.
7. Bowler's duty to properly disclose and abstain in conformance with the Ethics Law and interpretive opinions shall continue so long as Bowler serves in his public position with the District and his family members maintain ownership of their water shares.

///

///

Any Finding of Fact hereafter construed to constitute a Conclusion of Law, or any Conclusion of Law hereafter constitute a Finding of Fact, is hereby adopted and incorporated as such to the same extent as if originally so designated.

The following Commissioners participated in this Opinion:

Dated this 31st day of May, 2017.

THE NEVADA COMMISSION ETHICS

By: /s/ Cheryl A. Lau
Cheryl A. Lau, Esq.
Chair

By: /s/ Barbara Gruenewald
Barbara Gruenewald, Esq.
Commissioner

By: /s/ Keith A. Weaver
Keith A. Weaver, Esq.
Vice-Chair

By: /s/ Philip K. O'Neill
Philip K. O'Neill
Commissioner

By: /s/ Brian Duffrin
Brian Duffrin
Commissioner

By: /s/ Lynn Stewart
Lynn Stewart
Commissioner