

IBCC Meeting

Agenda

- 9:30 Welcome and Introductions
- 9:45 West Slope Caucus Debrief
- 10:15 Application of the Conceptual Framework
- 10:45 Small Group Discussion
- 11:15 Conceptual Framework Discussion
- 11:45 (LUNCH)
- 1:00 Conceptual Framework Task Group Next Steps
- 2:00 Candidate Letter Task Group Next Steps
- 2:30 Funding Concepts Task Group Next Steps
- 3:00 Discussion of Basin BIP Updates
- 3:15 Next Steps/Next Meeting/Adjourn



QUESTION

(Ice Breaker)

How awake are you?

-Ready to Rock and Roll!

-Wake Me When it's Over.

-As Long as There's Coffee I'm Good.

Welcome

- Staffing Update
- Introductions



Russ Sands

Senior Program
Manager
Water Supply Planning



Alex Funk

Agricultural Water
Resources Specialist
Interstate and Federal



Brian Macpherson

Decision Support
Systems Specialist
Interstate and Federal

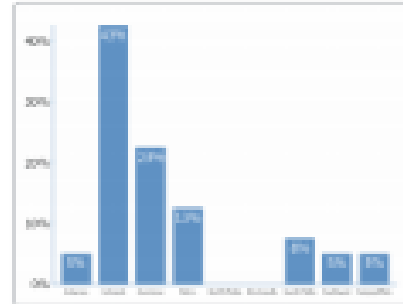


Jojo La

Endangered Species
Policy Specialist
Interstate and Federal

West Slope Caucus

What basin are you from?



Response options	Count	Percentage
Arkansas	2	5%
Colorado	17	43%
Gunnison	9	23%
Metro	5	13%
North Platte	0	0%
Rio Grande	0	0%
South Platte	3	8%
Southwest	2	5%
Yampa/White	2	5%



Engagement

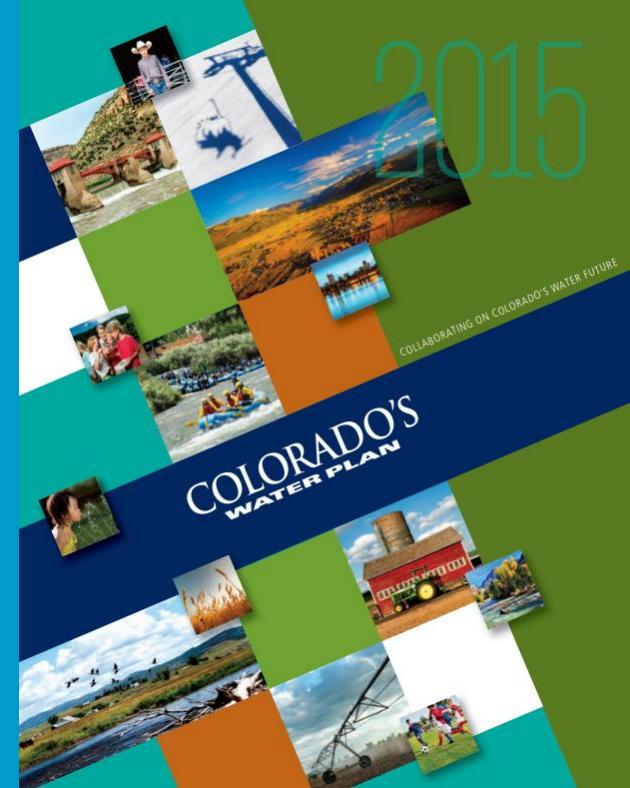
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Responses

Application of the Conceptual Framework

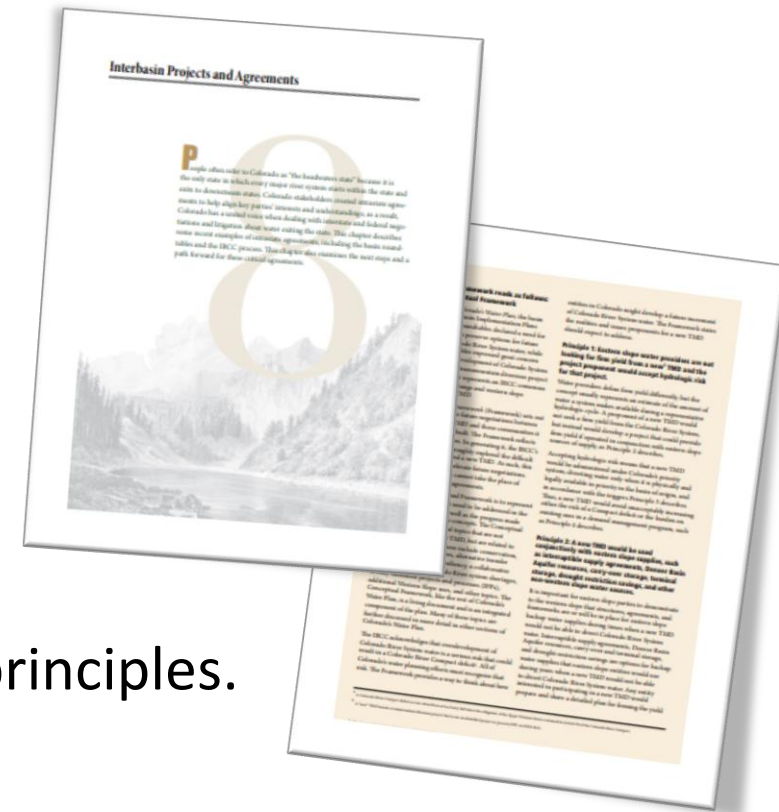
to a project of potential Statewide Significance

South Platte Regional Opportunities Working Group



Application

- Can the framework be a lens for major projects?
- Even though SPROWG is not a TMD there are applicable principles.
- CWP Chapter 8 Intro + Principle 4 explicitly reference non-TMD applications.



Exploring Principle #4

“The IBCC and roundtables can provide an important forum for sharing the work of ongoing interstate negotiations, scoping technical analyses, and identifying issues of concern at the stakeholder level, as well as providing input to CWCB as it manages and conducts the technical, legal, economic, and other studies necessary for implementation.”

-Principle #4 of Colorado's Conceptual Framework



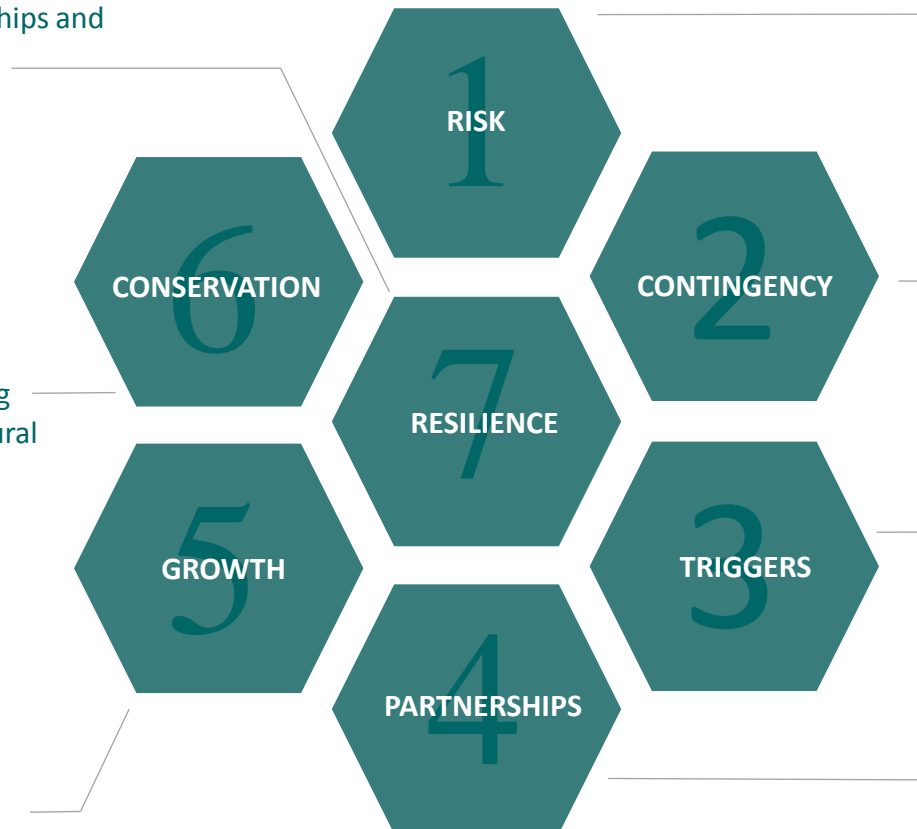
Colorado's Conceptual Framework

Additional Development of TMD Projects Should Consider the Following 7 Principles:

Ensure agricultural and non-consumptive (recreational and environmental) resilience that focuses on partnerships and considers impacts in and beyond Colorado.

Continue to focus on water conservation, promoting reuse, identify land-use opportunities, and agricultural efficiencies.

TMD provisions should support and accommodate future west slope water needs (including growth)



Inherent risk and a lack of firm yield from the new TMD should be accepted.

TMD contingency plans, diverse portfolios and firm yield absent of the TMD should be developed.

Adaptable triggers for TMD diversions and curtailment are needed.

Voluntary partnerships can help protect existing water systems; not the new TMD.

Recommended Action #3

Vet the Conceptual Framework Against a Project of Statewide Significance

Specifically and constructively to advance the Conceptual Framework in lieu of a concrete proposed TMD, the group considered how a project of statewide significance could be used to conceptually test some of the principles of the Conceptual Framework. For example, a potential regional water supply project in the South Platte basin could help address some of the state's most pressing water supply issues with collaborative in-basin solutions.

STRATEGY:

- A portfolio or package of projects throughout the state could be incorporated as part of a vetting process.
- A regional project of statewide significance and/or portfolio of projects could be appropriate for stakeholder consideration.

Projects of Statewide Significance

Practical Application of the Conceptual Framework in Absence of an Actual TMD

"The Framework encourages agricultural partnerships with environmental, recreational, and municipal groups to help sustain Colorado's diverse economic future and healthy environment."

"All M&I water providers that are covered entities should do integrated water resource planning that strives to meet the "conservation stretch goal"

"The State should make every effort to allow for the reuse of these fully consumable water supplies in an appropriate and environmentally safe manner."

"When considering agricultural conservation strategies, it will be important to take a site-specific perspective and to consider the potentially negative consequences of altering timing and the amount of return flows."



"instead would develop a project that could provide firm yield if operated in conjunction with eastern slope sources of supply, as Principle 2 describes"

"It is important for eastern slope parties to demonstrate to the western slope that structures, agreements, and frameworks are or will be in place for eastern slope backup water supplies."

"Each entity would tailor its firming plan to its system's unique strengths and constraints."

"A collaborative program that protects existing uses and an increment of future development is a necessary element of Colorado's water planning, regardless of whether a new TMD is developed"

"A second goal of the collaborative program is protection of the yield of the water supply systems in place in the Colorado River Basin from involuntary curtailment."

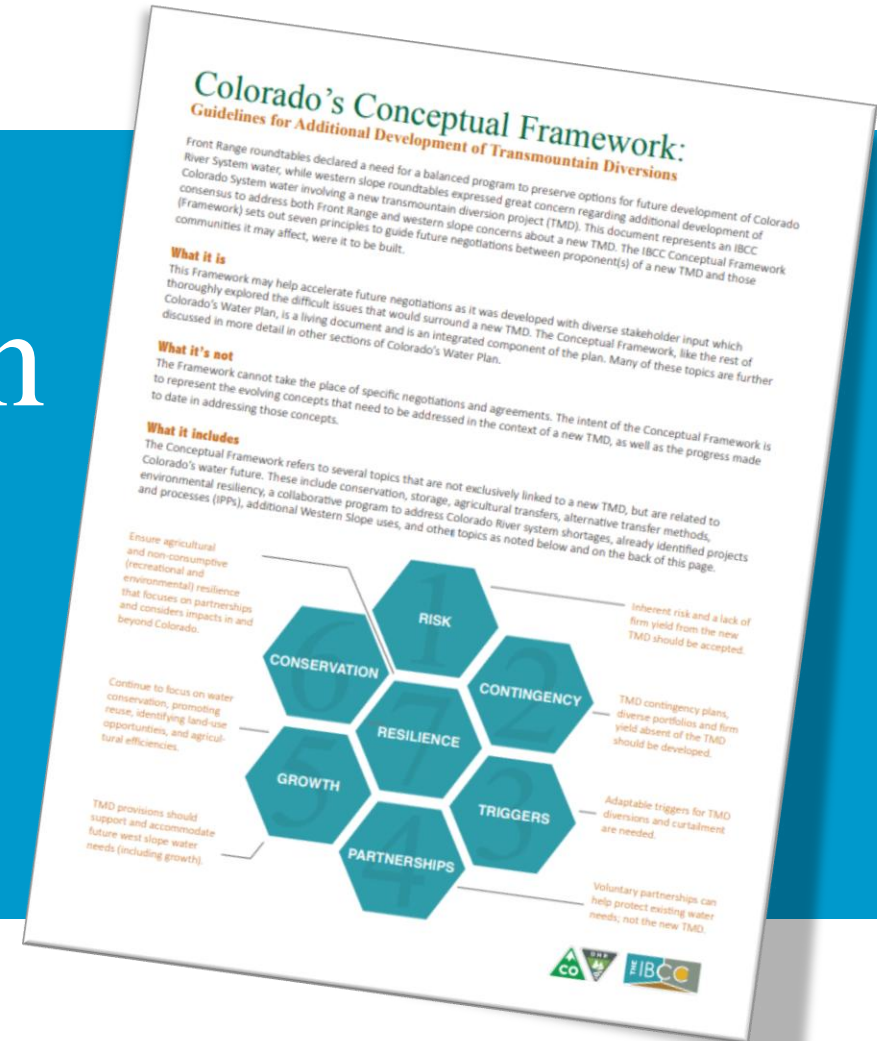
Jim Yahn & Lisa Darling

SPROWG Presentation

Small Group Discussion

Conceptual Framework Discussion

Small Group Report Out



Questions

- What does applying the CF to this project tell us about the CF?
- What, if anything, does the IBCC want the CF Task Force to do next to address the IBCC goal of “building out the CF” ?

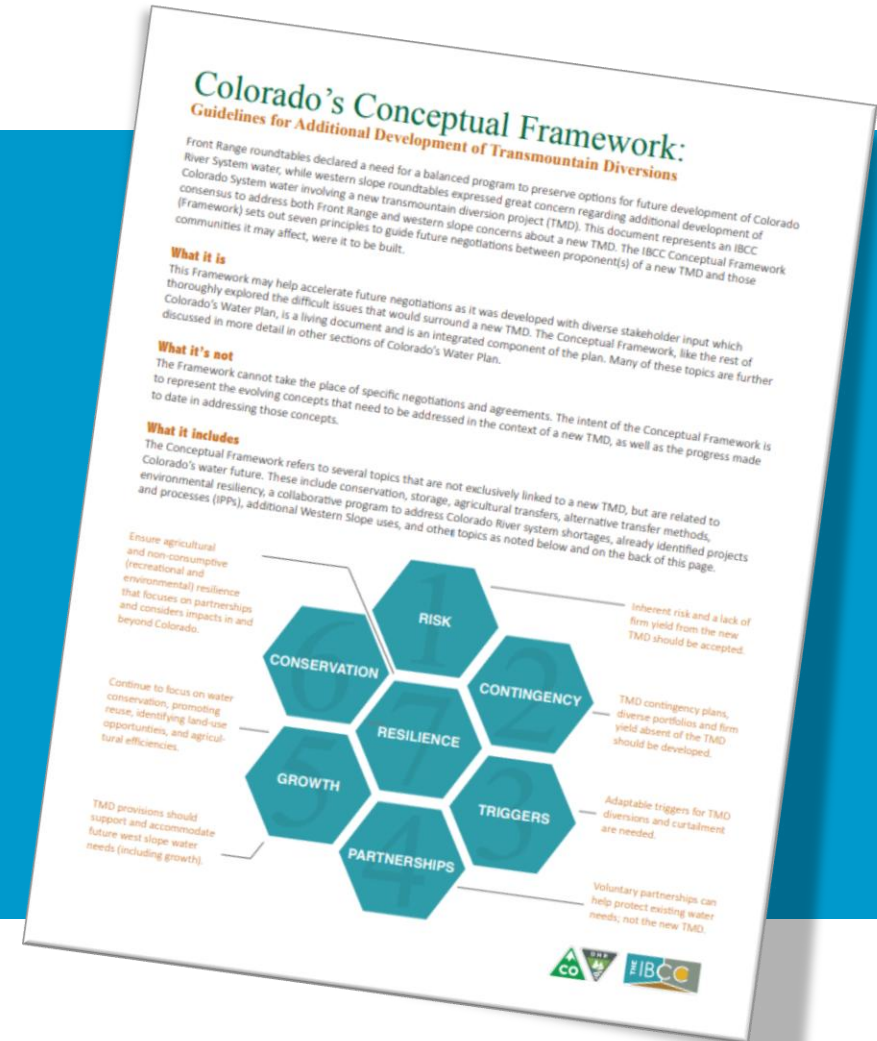
Lunch



Re-adjourn at 1:00 p.m.

Conceptual Framework

Task Group Next Steps

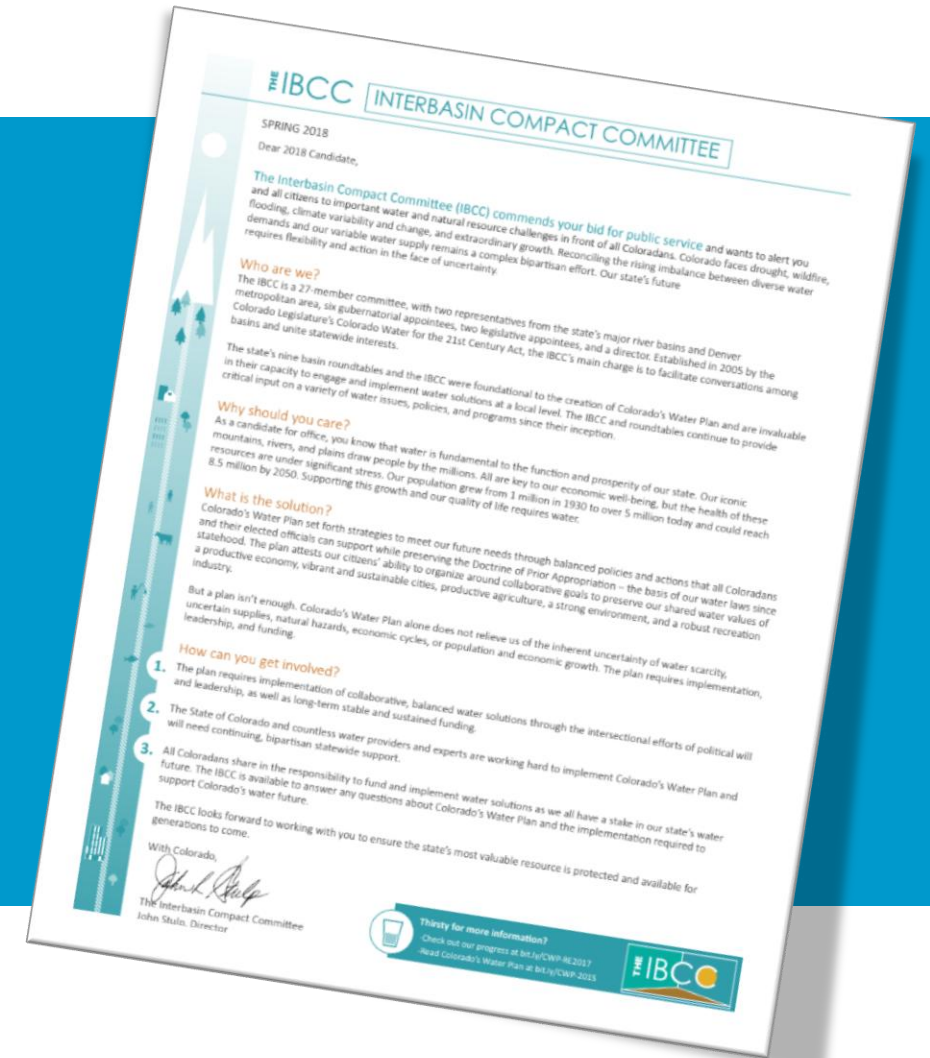


QUESTION

What if anything should the IBCC do with the conceptual framework moving forward?
(Ticker)

Candidate Letter

Purpose, Opportunity & Distribution



Funding Task Group

Strawman Draft Discussion

DRAFT "Straw Man" Document to Guide IBCC Funding Task Group Discussion (5/1/18)

Funding The Future: Funding the Implementation Colorado's Water Plan

In 2016, Colorado's Water Plan outlined a \$20 billion financial need to support water projects over the next 30 years. To support that need and fund the implementation of Colorado's Water Plan, the state is directed to "investigate options to raise additional revenue in the amount of \$100 million annually (US\$1 billion by 2050) starting in 2020" in addition to any severance tax dollars.¹

At the same time, it is critical to maintain severance tax as a foundational piece of existing revenue for a number of water programs. However, due to several issues explained below, projected severance tax revenue available for many existing water programs is expected to be zero through at least fiscal year 2019. While there is some funding through annual appropriations and other means, the Colorado Water Conservation Board (CWCBC) efforts, to support, safeguard and ensure the success of Colorado's Water Plan, a reliable long term revenue stream is needed.

Recognizing these fluctuations in state funding for water initiatives and the desire to more reliably plan for and establish additional state water funding per water plan recommendations, the Interbasin Compact Committee (IBCC) established a Funding Concepts Task Group. The following sections outline the collective work from this group with the goal of better defining existing funding gaps and potential solutions. The latter focuses specifically on developing a possible ballot initiative aimed at shoring-up revenue gaps to meet the goals expressed in Colorado's Water Plan.

Fleshing Out The Problem

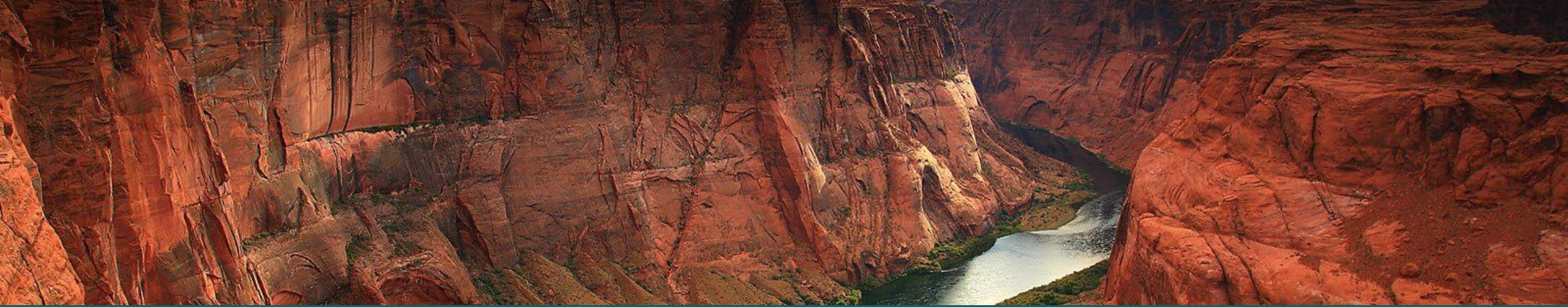
Severance tax is assessed on natural resources that are removed from the earth. Oil and gas make up 95% of all severance tax revenues in Colorado. In any given year, severance tax revenues vary significantly due to current oil and gas market conditions, tax credits and available exemptions. Adding to this volatility, a 2016 Colorado Supreme Court Case awarded an estimated \$120 million in overcharged severance taxes to be refunded to the oil and gas industry.

The current impact on the already low projected severance tax revenue in fiscal year 2018 (July 2017-June 2018) will result in a complete loss of funding for several Department of Natural Resources (DNR) and CWCBC funds, grants and programs through at least 2019. The court case also directly translates to a permanent reduction in future severance tax revenues. To that end, it is critical to develop a long-term, stable and sustainable funding source for Colorado's Water Plan, Basin Roundtables, CWCBC grant programs and other water implementation planning efforts.

¹ The executive summary of Colorado's Water Plan says that "Under a well-planned, phased approach, an additional \$100 million per year might address all of the State-related funding needs described in Colorado's Water Plan as further detailed in Section 9.2."

² *See* *Colorado v. Colorado Department of Revenue No. 13SC996* determined that the "cost of capital" noted in C.R.S. § 29-2910.1(1a) could include any "deductible cost that resulted from investment in transportation and processing facilities." This effectively meant that BP had been overpaying and were due a refund (along with other oil and gas companies with similar operations).

³ 50% of severance tax funds go DNR and 50% go to the Department of Local Affairs (DOLA). Funds are distributed based on tiers in which Tier 1 funding takes precedent. Due to current shortfalls no funding is currently available for DNR and CWCBC programs that fall in the Tier 2 category. These include the Water Supply Reserve Fund, Species Conservation Trust Fund, Aquatic Nuisance Species Program, Interbasin Compacts and Water Efficiency Grants.

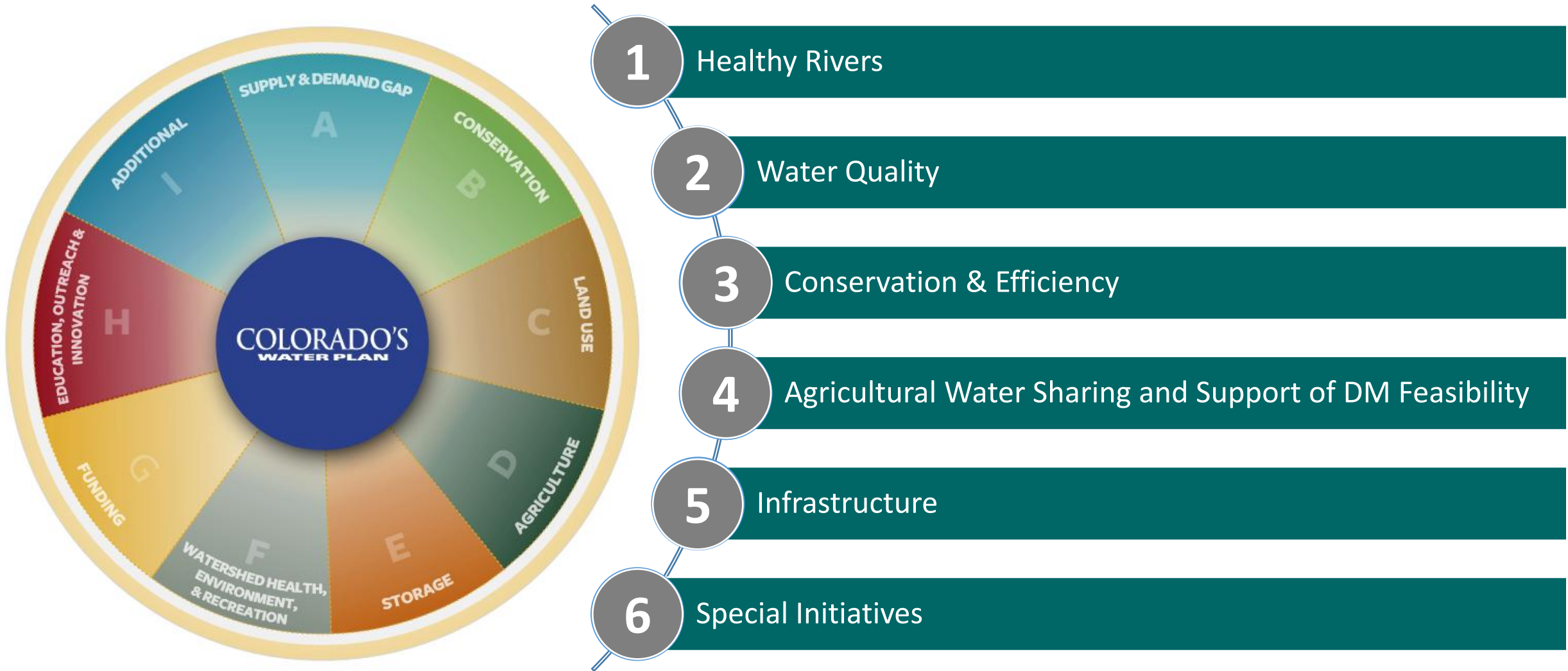


Colorado's Water Plan sets an objective to sustainably fund its implementation. In order to support this objective, the State will investigate options to raise additional revenue in the amount of \$100 million annually (\$3 billion by 2050) starting in 2020."

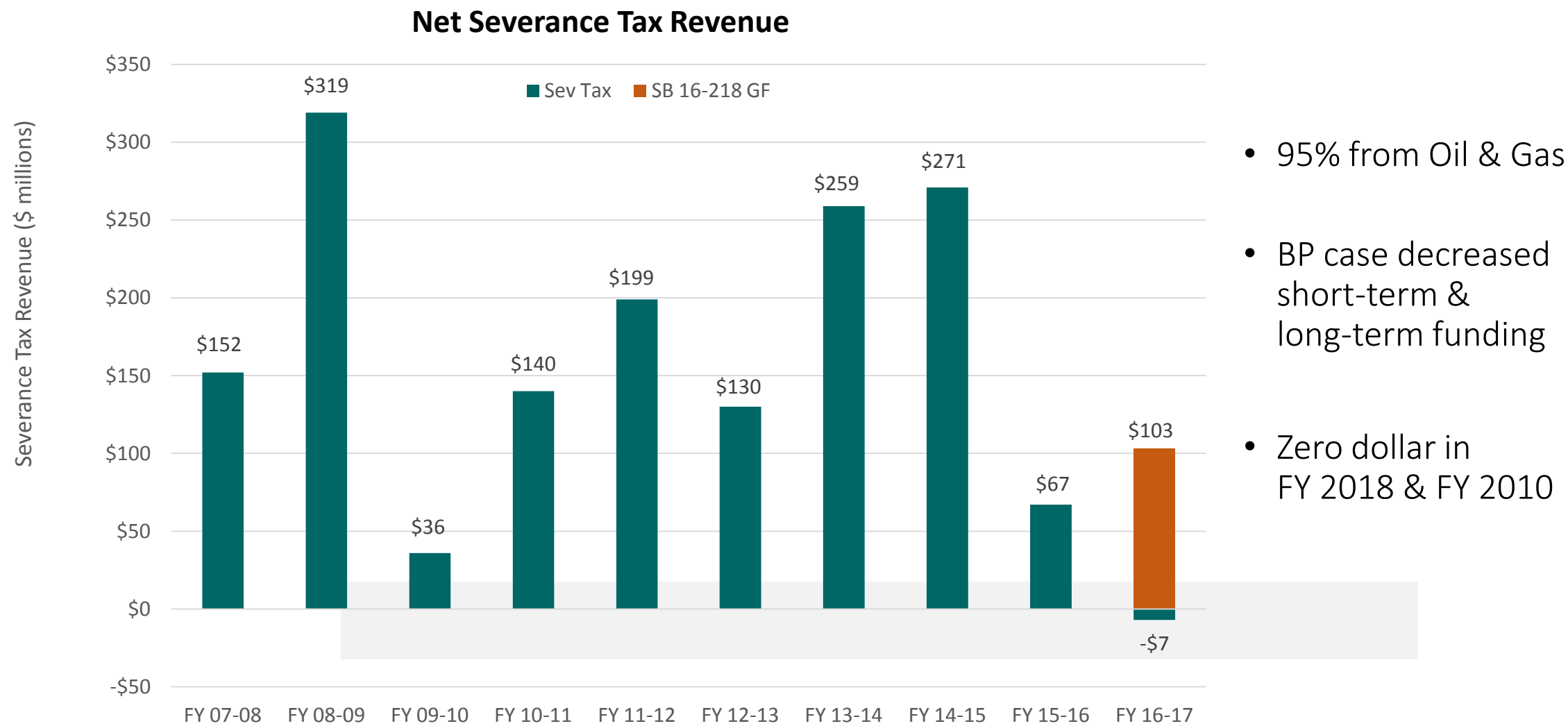
-Colorado's Water Plan



Proposed Funding Categories



Severance Tax Revenue Volatility



Severance Tax Issues present challenges to:

- Roundtable Funding
- WSRF Funding
- All Tier II Programs



Goals for new funding?

\$100 million
annually (\$3 billion
by 2050) starting in
2020.”

New Funds,
New Projects

(ONLY)

Shoring Up
Project Funding
+ New Projects

(SAME ASK)

Shoring Up
Project Funding
+ New Projects

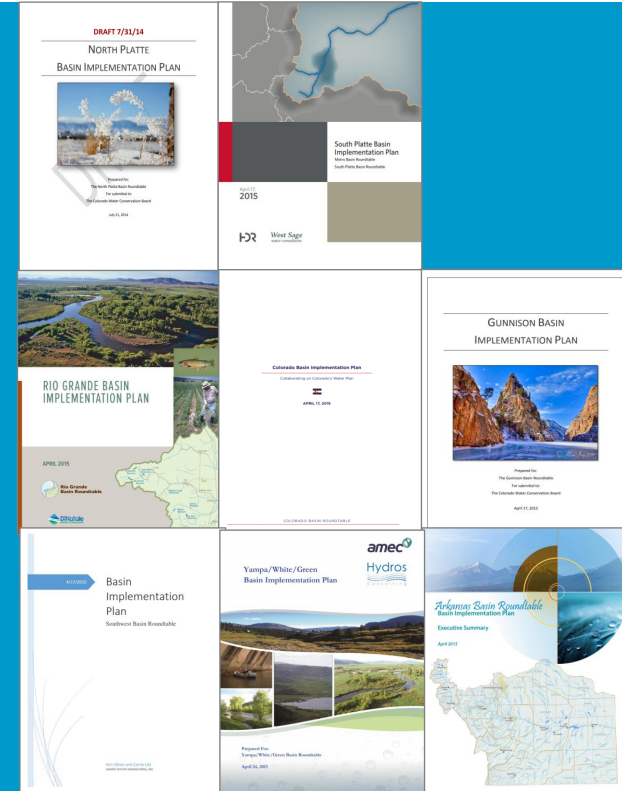
(BIGGER ASK)

Key Questions For Consideration

- Who administers new revenue sources?
- How new revenue sources would be used?
- The amount of funding that is needed?



Basin Implementation Plan Updates & IPPs



Context

- Technical Focus
- Provides Tools
- Helps BIP Updates
- Supports CWP Update

FACT SHEET Agricultural Diversion Demand

This fact sheet summarizes the methodologies used to estimate agricultural diversion demands in the SWIS Update.

Previous Methodology

Water demands and shortages for irrigated crops at the field level were estimated in SWIS 2010. Irrigation water requirement, water supply limited consumptive use, and crop water shortages were estimated and aggregated at a basin level.


Updated Methodology:

In the SWIS Update, crop water demands will again be estimated. In addition, the river diversions or pumping necessary to meet crop water demands will also be estimated. Total agricultural water demands will account for consumptive needs at the field level plus the conveyance losses or pumping inefficiencies. As a result, agricultural demands (and gaps) will be higher than in SWIS 2010.

Why did we make this change?

- Allow us to use planning models to analyze planning scenarios from Colorado's Water Plan.
- Provides information and tools for basin roundtables to use in analyzing "what if" scenarios and for evaluating effectiveness of future projects.
- Provides consistency with estimates of municipal and industrial demands.

Calculation Process for Current Agricultural Water Demands



JANUARY 2018 | AGRICULTURAL DIVERSION DEMAND METHODOLOGY FACT SHEET

FACT SHEET Municipal and Self-Supplied Industrial Demand Methodology

This fact sheet summarizes methodologies used to estimate municipal and self-supplied industrial demands in the SWIS Update.

Overview of Municipal Demand Methodology

Municipal demands for the SWIS Update will be calculated using the same methodology as used in SWIS 2010 but will utilize enhanced input data. Enhanced input data include data from 1051 reporting data, Water Efficiency Plans, and Basin Implementation Plans.

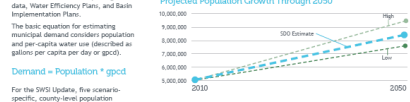
Updated Methodology:

The basic equation for estimating municipal demand considers population and per capita water use (described as gallons per capita per day or gpcd).

$Demand = Population \times gpcd$

For the SWIS Update, five scenario-specific, county-level population estimates for 2050 will be developed along with scenario-specific per capita water use rates.

Projected Population Growth Through 2050

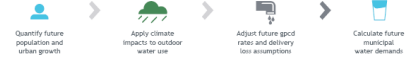


Future per capita water use rates will be adjusted to reflect conditions described in each scenario and will consider economic conditions, climate, regulations and technology, and social values. Initial adjustments to future gpcd rates are shown in the table below.

Rate Adjustment Driver	Business as Usual	Weak Economy	Conservative Growth	Adaptive Innovation	Hot Growth
Population	500	Low	500	Adjusted	High
Climate Conditions	Current	Current	In-between	Highly Adjusted	Hot and dry

Initial adjustments to future gpcd rates based on drivers such as water efficiency adoption rates, future residential indoor gpcd, outdoor use, non-residential indoor gpcd, and non-revenue water.

Summary of municipal demand calculation process for each Planning Scenario



JANUARY 2018 | MUNICIPAL AND SELF-SUPPLIED INDUSTRIAL DEMAND METHODOLOGY FACT SHEET

FACT SHEET Scenario Planning & Gap Analysis

This fact sheet summarizes new approaches and planning concepts that are being adopted for the SWIS Update. Information describing proposed methodologies for specific areas of study (for example, quantification of municipal or agricultural water demands) can be found in other fact sheets in this series.

Scenario Planning

Scenario planning relies on several key driving forces to build multiple, plausible futures (or "scenarios"). In contrast, prediction and plan approaches develop a single future.


The uncertainties of future water supply and demand, the SWIS Update will use a scenario planning approach for the SWIS Update. The approach assumes that the future is uncertain, and it provides flexibility in responding to various future conditions. Rather than trying to predict the future by looking at the past, scenario planning allows the CWCs and stakeholders to identify and account for key drivers and uncertainties within the planning period. Common actions applicable to all future can be implemented, and adaptive strategies can be developed to meet future needs depending upon future conditions.

Gap Analysis

In previous iterations of SWIS, the gap analysis considered net municipal and self-supplied industrial (indoor) water needs and anticipated yield from identified projects and resources (SWIS) in the year 2050. A range of SWIS water gaps were calculated by using high and low baseline water demands (under higher and lower assumptions regarding the scenario table of agricultural diversion demand) and also calculated and were defined at the field level as the difference between the irrigation water requirement and water supply limited consumptive use (in SWIS 2010, the difference was termed as a "shortage" rather than a "gap").

For the SWIS Update, the gap will be defined somewhat differently. For the purpose of the SWIS Update, a "gap" occurs when legally and physically available water supply cannot meet demand. The gap is the difference between diversion demand and water supply. The gap will be a hydrologic gap and will not consider identified projects and losses that may be effective at meeting the agricultural or municipal gap. However, these may be evaluated in more detail during future updates of SWIS.

The updated gap analysis methodology will utilize Colorado's Decision Support System (CDS3) surface water allocation models where available. The models will consider water rights, river operations, and the effects of climate change (if applicable). The models then use this information to allocate water to users based on their seniority. The output of the modeling and analysis will be a range of gap for indoor and agricultural diversion demands under wet, normal, and dry conditions. The graphic below illustrates the gap analysis process.



JANUARY 2018 | SCENARIO PLANNING & GAP ANALYSIS FACT SHEET

FACT SHEET Environmental and Recreation Methodology

This fact sheet summarizes methodologies that will be implemented during the SWIS Update for the Environmental and Recreation component.

Environmental and Recreation Database Update

The Environmental and Recreation component of the SWIS Update will focus on the development of two tools:

1. Environmental and Recreation Database Update
2. Environmental and Recreation Flow Tool

A database was developed in 2010, known as the "Nonconsumptive Needs Database" to help manage the nonconsumptive data received by Basin Roundtables and other stakeholders. The database included information related to nonconsumptive attributes, projects, and protections.

A significant focus of the SWIS Update will be enhancing the Environmental and Recreation Database (note that it is being renamed the "Environmental and Recreation Database" in the SWIS Update). The update of the Environmental and Recreation Database (ERDB) will include the following improvements:

Overall goal	Action and results
Enhanced Technical Foundation	Data loading processes will be consistent and streamlined to add efficiency and improve data quality. The Source Water Route Framework will be implemented as a common spatial unit to provide cross-basin consistency. Exact-based templates for data entry will be developed, which will improve uniformity of data and add efficiency. Standard reports will be developed to enhance consistency of data retrieval. An on-line mapping tool will be developed to increase ease of use and enable visualization of database content. User feedback will be collected to identify improvements.
Engaging and Meaningful User Experience	Database content will be improved and expanded to include project identification, project descriptions, dates, etc. making it more useful and meaningful for planning purposes.

The updated database will use the Source Water Route Framework as a common spatial unit for statewide consistency.

JANUARY 2018 | ENVIRONMENTAL AND RECREATION METHODOLOGY FACT SHEET

FACT SHEET Finance Methodology

This fact sheet summarizes project cost estimating tool that will be developed as a part of the SWIS Update.

As Colorado's Water Plan is implemented, it is critical that the overall cost of proposed projects and methods is understood and presented in a way that enables easy comparison (i.e., "apples to apples"). However, only 16 percent of the projects and methods listed in Basin Implementation Plans included cost estimates.

Previous iterations of SWIS have incorporated costing mechanisms developed for strategy and cost analysis and portfolio comparison. The goal of the Finance component of the SWIS Update is to build on previous SWIS cost estimation methodologies and develop an accessible and user-friendly tool for Basin Roundtables to use in developing high-level cost estimates of projects and methods.

The Environmental and Recreation component of the SWIS Update will focus on the development of a cost estimating tool with two modules:

1. Projects Module
2. Costing Module

The Projects Module

The Projects Module represents either an entire water project or a component of a large-scale, complex project. It includes an overview of the tool and allows the user to modify global inputs such as project yield, peaking factors, cost index, and life cycle and annual costs.

The types of projects proposed in Basin Implementation Plans will be pre-loaded into the Projects Module, and the user will be able to customize the parameters associated with their project to reflect specific design and physical characteristics. The output from the Projects Module becomes input to the Costing Module.

Water Finance Tool Overview



JANUARY 2018 | FINANCE METHODOLOGY FACT SHEET

FACT SHEET Water Supply Methodology

This fact sheet summarizes methodologies that will be implemented during the SWIS Update to estimate current and future water supplies under the various Planning Scenarios. In addition, modeling methodologies that will be used to quantify gaps under the Planning Scenarios will be described.

Current and Future Water Supplies

Estimates of current water supply information are necessary to understand the amount of water that is physically and legally available to meet current demands, and any additional water supplies that may be available to meet future demands. Current water supply information consists primarily of estimates of "natural flow" at key locations as well as supplies available in reservoirs or conveyed across basins. "Natural flow" is the amount of water in the river at a particular location absent the effect of man, and serves as the foundation of the Colorado Decision Support System (CDS3) surface water allocation models used in the SWIS Update.

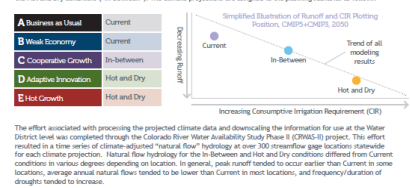
Colorado's Water Plan included "water supply" as a key driver in each of its planning scenarios. Future water supplies are projected to be impacted by climate change in the Cooperative Growth, Adaptive Innovation, and Hot Growth planning scenarios.

Impacts to Water Supplies from Climate Change

SWIS undertakes several studies and investigations on the impact of climate projections on the future of water use in Colorado. Most notably was the development of the Colorado Climate Plan (CCP), which focuses on observed climate trends, climate modeling, and climate and hydrology projections to assist with the planning and management of water resources in Colorado. The CCP discusses the most recent global climate projections (CMIP5) and recommends the integration of these results with the previous global climate projections (CMIP2) to provide a representative range of potential future climate and hydrological conditions.

Colorado's Water Plan incorporated the impact of climate change and identifies two future potential climate projections for the planning scenarios. The projections reflect "hot and dry" conditions and conditions that are in between current conditions and the hot and dry conditions ("in-between"). The climate projections are assigned to the planning scenarios as follows:

Planning Scenario	Climate Projection
A Business as Usual	Current
B Weak Economy	Current
C Conservative Growth	In-between
D Adaptive Innovation	Hot and Dry
E Hot Growth	Hot and Dry



The effect associated with projecting the projected climate data and downscaling the information for use as the Water District level was completed through the Colorado River Water Availability Study Phase II (CWRAS-II) project. The effect resulted in a time series of climate-adjusted "natural flow" hydrology at over 300 riverflow gage locations statewide for each climate projection. Natural flow hydrology for the In-Between and Hot and Dry conditions differed from Current conditions in various degrees depending on location. In general, peak runoff tended to occur earlier than Current in some locations, average annual natural flow tended to be lower than Current in most locations, and frequency/duration of droughts tended to increase.

JANUARY 2018 | WATER SUPPLY METHODOLOGY FACT SHEET

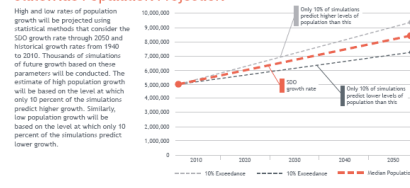
FACT SHEET Population Projection Methodology

This fact sheet summarizes methodologies that will be implemented during the SWIS Update to project population growth to the year 2050 for each Planning Scenario.

Population projections, by basin and for the state as a whole, are the primary driver in the municipal and industrial demand projections being developed for the SWIS Update. In this Update, population projections will be developed for each of the Planning Scenarios described in Colorado's Water Plan. The projections will then be used to estimate municipal and industrial demands for each Planning Scenario and will also influence agricultural water demands as the urban footprint is anticipated to expand onto lands currently used for agricultural purposes. Projections of future population is a key component of the SWIS Update. Prior population projections conducted by the State Demography Office (SDO) covered the period 2005 to 2025. In past SWIS iterations, a complex process was used to extend the population projections to the year 2050. The process included developing economic forecasts for the state and each county, estimating future labor demands, comparing future labor demands to labor supply, and estimating net migration to balance labor markets throughout the state. In addition, high and low growth scenarios were developed.

Statewide Population Projection

High and low rates of population growth will be projected using statistical methods that consider the 100 growth rate through 2050 and historical growth rates from 1940 to 2010. Thousands of simulations of future growth based on these parameters will be conducted. The estimate of high population growth will be based on the level at which only 10 percent of the simulations predict higher growth. Similarly, low population growth will be based on the level at which only 10 percent of the simulations predict lower growth.



JANUARY 2018 | POPULATION PROJECTION METHODOLOGY FACT SHEET

FACT SHEET SWIS Update Overview

This fact sheet provides an overview of the context, processes, and features of the current update to the Sustainable Water Supply Initiative (SWSI).

Context

The current SWIS Update is the first iteration of SWIS to be conducted in the context of Colorado's Water Plan (CWP) and the Basin Implementation Plans (BIPs) that were developed in Colorado's eight major river basins. Prior iterations of SWIS included components (such as portfolio of projects and methods to meet future gaps) that are now exclusive to the BIP or CWP processes. As a result, the SWIS Update will be a technically-focused effort to develop analysis tools and data sets that will be useful to the basin roundtables, water managers, and the public for planning and education purposes. The SWIS Update results will provide more detailed scientific information to help guide basin roundtables as they update their BIPs, which in turn will serve as the backbone for the next update to CWP.

Features of the SWIS Update

The SWIS Update addresses a wide variety of new questions, processes, and tools.

New Questions

The SWIS Update will estimate future available water supplies and gaps under the five different planning scenarios described in CWP. Previous iterations of SWIS were conducted prior to CWP and therefore did not consider the scenario. The planning scenarios incorporate water supply and demand drivers associated with the potential effects of climate change, population growth, and many other factors.

New Processes

New analysis tools and data sets have been developed since the last iteration of SWIS. Consumptive use and surface water allocation models are now available in most river basins. Municipal water demand and conservation data is available via 1051 reporting. The availability of these new tools and data sets allow for a more robust approach to assessing future water availability and gaps.

New Tools

In their BIPs, the basin roundtables cataloged various projects and plans to mitigate future water supply gaps. The SWIS Update focuses on developing tools and more detailed datasets to help the basin roundtables update their portfolios and of projects and methods for meeting future water needs in a targeted manner with forthcoming updates to their BIPs.

JANUARY 2018 | SWIS UPDATE OVERVIEW METHODOLOGY FACT SHEET

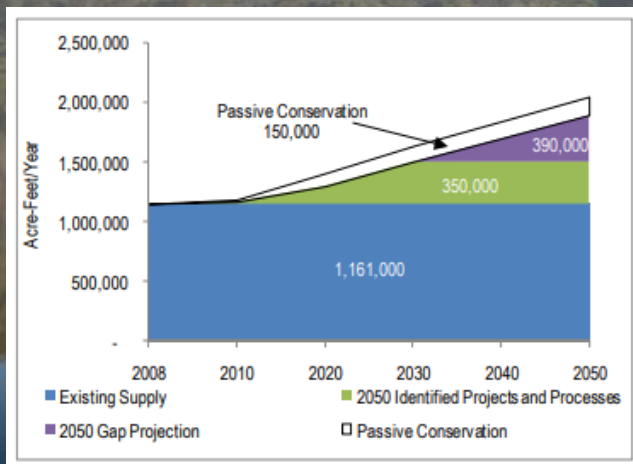
Updating SWSI

Night and Day Approaches

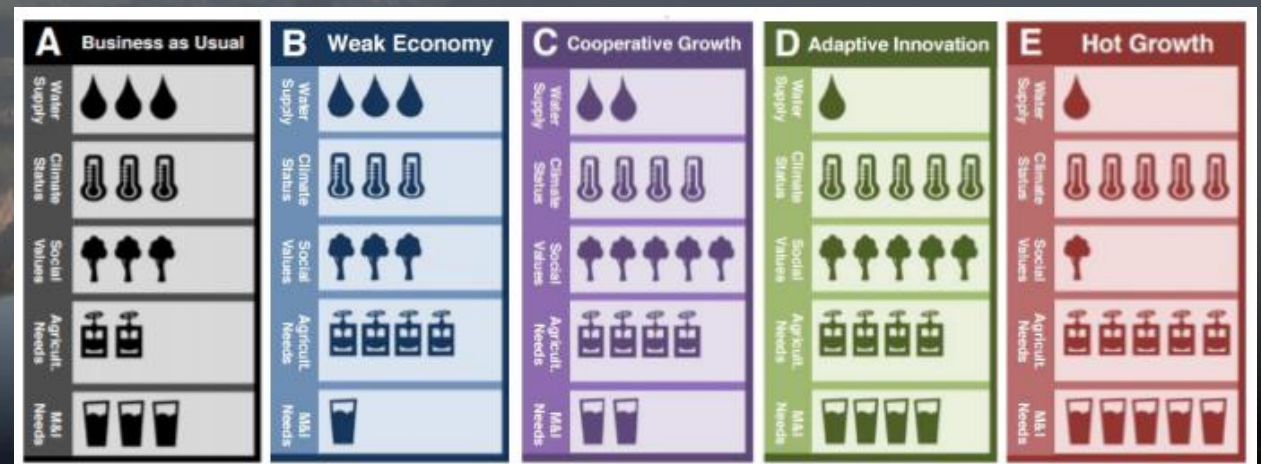
2050 Demand

- Available Water
- + Projects and Processes

= 2050 M&I Gap

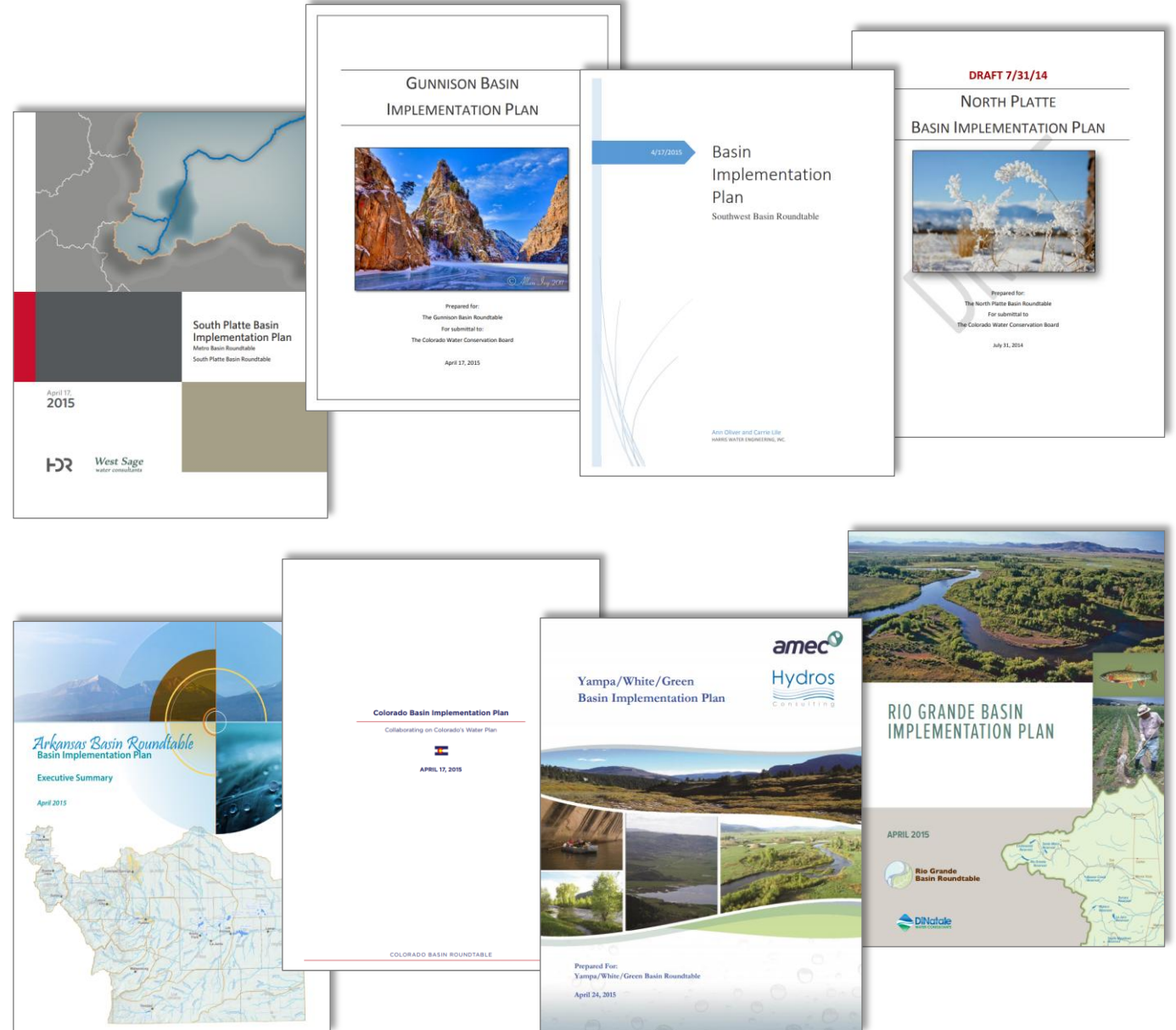


- Hydrologic Modeling
- M&SSI Demand Methodology
- Ag Demand Methodology
- Environmental & Recreation Analysis
- Scenario Planning Across Major Drivers

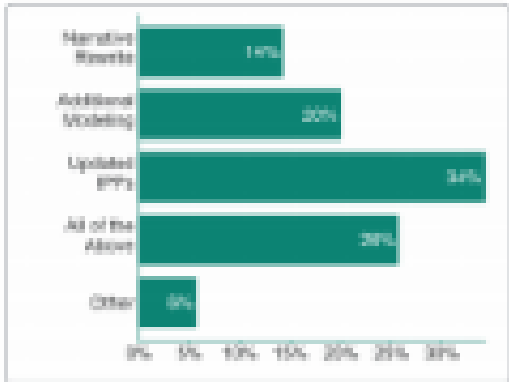


BIP Updates

- Goal to enhance consistency
- Add value (not rehash narrative)
- May not require modeling
- Enhanced metrics (e.g. yield; costs)
- Inform future funding



What's the right level of detail for the BIP updates?



Response options

Narrative Rewrite

Additional Modeling

Updated IPPs

All of the Above

Other

Count

5

7

12

9

2

Percentage

14%

20%

34%

26%

6%

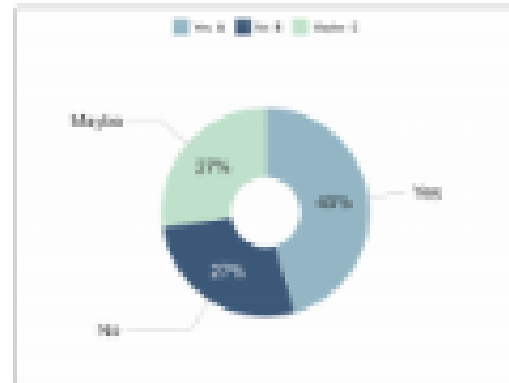


Engagement

35

Responses

Is your roundtable ready to update your BIP in 2019?



Response options

Yes

No

Maybe

Count

10

6

6

Percentage

45%

27%

27%

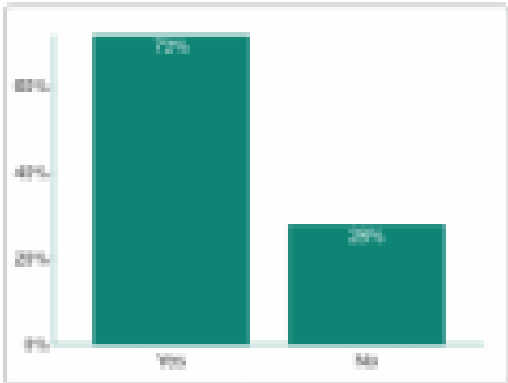


Engagement

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Responses

Do you think your BIP could be enhanced with improved metrics for project cost, yield and benefit?



Response options

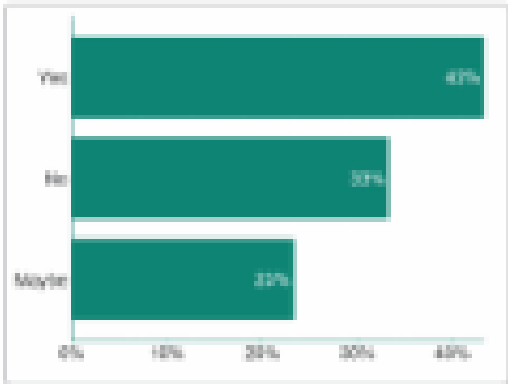
Yes

No

Count	Percentage
18	72%
7	28%



Should a BIP Working Group be considered to help establish guidance for evaluating projects and standardizing BIP updates?



Response options

Yes

No

Maybe

Count	Percentage
13	43%
10	33%
7	23%



Should a BIP Working Group be considered to help establish guidance for evaluating projects and standardizing BIPs?

A. Yes

B. No

C. Maybe

Next Steps & Next Meeting

QUESTION

Should the next meeting be in September?

A. Yes

B. No

QUESTION

(Save a Doodle Poll)

What date works best for you?

- A. 4
- B. 5
- C. 6
- A. 11
- B. 12
- C. 13
- D. 25
- E. 26
- F. 27

Final Questions? Final Thoughts?

