



CITY OF MORROW, GEORGIA
Mayor and Council Regular Meeting

November 12, 2013

Agenda

7:30 pm

CALL TO ORDER: Mayor Burke
PLEDGE OF ALLEGIANCE: All
INVOCATION: Mayor Burke

1. **ROLL CALL**

2. **APPROVAL OF MEETING AGENDA:**

3. **CONSENT AGENDA:**

1. Approval of the September 24, 2013 Regular Meeting Minutes.

4. **REPORTS AND PRESENTATIONS:**

1. Presentation to Brandy Hicks – Presented by Police Chief Leighty
2. Financial Update – Dan Defnall
3. Update on “Turn-out Gear” – Fire Chief Herendeen

5. **FIRST PRESENTATION:** None

6. **OLD BUSINESS:** None

7. **NEW BUSINESS:**

1. Approval of a Resolution for the City of Morrow to partner with the University of Georgia along with the cities of Lake City and Forest Park in developing an Urban Redevelopment Plan as a precedent to and including an Opportunity Zone and to share the cost of those projects in the collective amount of \$25,000 with the prospect of each city paying its 33.3% share. *(Presented by Jeff Eady, City Manager)*
2. Approval of University of Georgia and Carl Vinson Institute of Government Invoice #2014-DE062 in the amount of \$8,333.00 which is the 33.3% share of the City of Morrow’s portion for Economic Development Training, Plan Review, and Development of the Urban Redevelopment Plan (2013-2014) for Tri-City Opportunity Zone. *(Presented by Jeff Eady, City Manager)*

3. Approval of the GMA Direct Lease Program for the City of Morrow's Police Department in the amount of \$292,196.00 to lease the following 9 vehicles:

(3)	2014 Ford Interceptor Sedans with Police Pkgs.	\$105,201.00
(6)	2014 Ford Interceptor Sedans without Video Camera	\$186,570.00

There will be a Ford Municipal Lease Processing Fee (1) time per order \$425.

(Presented by Police Chief Chris Leighty)

4. Approval of the Olde Town Morrow RFP with Newmark Grubb Knight Frank, Municipal Advisory Group. *(Presented by Jeff Eady, City Manager)*

8. **GENERAL COMMENTS:**

9. **ADJOURNMENT:**

RESOLUTION AUTHORIZING THE MAYOR AND COUNCIL OF THE CITY OF MORROW TO PARTNER WITH THE UNIVERSITY OF GEORGIA, ALONG WITH THE CITIES OF LAKE CITY AND FOREST PARK IN DEVELOPING AN URBAN REDEVELOPMENT PLAN AS A PRECEDENT TO AND INCLUDING AN OPPORTUNITY ZONE AND TO SHARE THE COST OF THOSE PROJECTS IN THE COLLECTIVE AMOUNT OF \$25,000 WITH THE PROSPECT OF EACH CITY PAYING ITS 33.3% SHARE; AND FOR OTHER PURPOSES.

WHEREAS: The Mayor and Council of the City's of Lake City, Morrow, and Forest Park are charged with the orderly operation of municipal affairs; and

WHEREAS: it is the desire of Lake City, the City of Morrow, and the City of Forest Park to establish a synergistic approach on the subject of Economic Development; and

WHEREAS: the demographics in these three cities are essentially the same as is their desire to revitalize the thrust for a sustained effort in economic redevelopment; and

WHEREAS: this alliance will add to the collective effort of applying for various grants associated with economic development including the documentation of an URBAN REDEVELOPMENT PLAN and an application for a TRI CITY OPPORTUNITY ZONE; and

WHEREAS: it is the desire of these three cities to partner with the University of Georgia in developing an Urban Redevelopment Plan as a precedent to and including an Opportunity Zone and to share the cost of those projects in the collective amount of \$25,000 with the prospect of each city paying its 33.3% share.

NOW THEREFORE, BE IT AND IT IS HEREBY RESOLVED BY the Mayor and Council of the City of Lake City, Forest Park, and the City of Morrow to share in the costs of the University of Georgia's TRI CITY REDEVELOPMENT PLAN AND OPPORTUNITY ZONE and to move forward in a synergistic manner to accomplish this critically important initiative in the interest of economic development in the TRI CITY AREA.

SO RESOLVED in a lawfully convened open session this 12th day of November, 2013.

JB Burke, Mayor

Attest:

Evyonne Browning, City Clerk
(Seal)



The University of Georgia

Carl Vinson Institute of Government

INVOICE

DATE	INVOICE #
10/17/2013	2014-DE062

BILL TO	PAYABLE TO
City of Morrow, Georgia 1500 Morrow Road Morrow, GA 30260	Carl Vinson Institute of Government University of Georgia Attn: Karen Barger 201 N. Milledge Avenue Athens, GA 30602

DEPOSIT TO ACCOUNT #
10-31-DE336-062 / 41114

DESCRIPTION	AMOUNT
Economic Development Training, Plan Review, and Development of Urban Redevelopment Plan (2013-2014) for Tri City Opportunity Zone: Economic development training Plan review and summary Preparation of urban redevelopment plan	\$8,333.00
TOTAL	\$8,333

GMA Direct Lease Program
Sample Amortization

City of Morrow (9 Ford Interceptor Police Cars)

Rate Period : Quarterly

Nominal Annual Rate : 2.080 %

AMORTIZATION SCHEDULE - U.S. Rule (no compounding), 360 Day Year

Date	Payment	Interest	Principal	Balance
Loan 12/09/2013				292,196.00
2013 Totals	0.00	0.00	0.00	
1 03/09/2014	19,079.91	1,519.42	17,560.49	274,635.51
2 06/09/2014	19,079.91	1,428.10	17,651.81	256,983.70
3 09/09/2014	19,079.91	1,336.32	17,743.59	239,240.11
4 12/09/2014	19,079.91	1,244.05	17,835.86	221,404.25
2014 Totals	76,319.64	5,527.89	70,791.75	
5 03/09/2015	19,079.91	1,151.30	17,928.61	203,475.64
6 06/09/2015	19,079.91	1,058.07	18,021.84	185,453.80
7 09/09/2015	19,079.91	964.36	18,115.55	167,338.25
8 12/09/2015	19,079.91	870.16	18,209.75	149,128.50
2015 Totals	76,319.64	4,043.89	72,275.75	
9 03/09/2016	19,079.91	775.47	18,304.44	130,824.06
10 06/09/2016	19,079.91	680.29	18,399.62	112,424.44
11 09/09/2016	19,079.91	584.61	18,495.30	93,929.14
12 12/09/2016	19,079.91	488.43	18,591.48	75,337.66
2016 Totals	76,319.64	2,528.80	73,790.84	
13 03/09/2017	19,079.91	391.76	18,688.15	56,649.51
14 06/09/2017	19,079.91	294.58	18,785.33	37,864.18
15 09/09/2017	19,079.91	196.89	18,883.02	18,981.16
16 12/09/2017	19,079.91	98.75	18,981.16	0.00
2017 Totals	76,319.64	981.98	75,337.66	
Grand Totals	305,278.56	13,082.56	292,196.00	

No closing costs. Subject to credit approval.



FORD CREDIT

Municipal Finance Department
1 American Road, MD7500
Dearborn, Michigan 48126

October 30, 2013

Allan Vigil Ford
Attn: Hop Mosel
6790 Mt. Zion Blvd.
Morrow, GA 30260
Email: Hop@AllanVigilFord.com

Re: Ford Credit Municipal Finance Program Revised Quotation for **City of Morrow, GA, Bid #77455**

Please review the following Ford Credit Municipal Finance quotation.

<u>Quantity</u>	<u>Description</u>	<u>Price</u>
3	2014 Ford Interceptor Sedans with Police Pkgs.	\$105,201.00
6	2014 Ford Interceptor Sedans without Video Camera	\$186,570.00

All required documentation, municipality's first payment to Ford Credit, and the delivery of the vehicle(s) and/or equipment must take place by 01/31/2014. Otherwise, rates and payments are subject to change. The rates and payment factors are applicable for total amounts funded from \$150,000 - \$299,999.

<u>Total Amount Funded</u>	<u>Number of Payments</u>	<u>Payment Timing</u>	<u>APR</u>	<u>Payment Factor</u>	<u>Payment Amount</u>
\$292,196.00	4	Annual in Advance	5.20%	0.269319	\$78,693.93

Note: To calculate payment amount, multiply total amount funded by the payment factor.

Financing is Subject To:

- Municipality's most recent audited financial statement
- Mutually acceptable documentation
- Confirmation from the dealer of actual selling price.

Total of Payments \$ 314,775.72
4 years
x 4

Ford Credit Municipal Finance Program

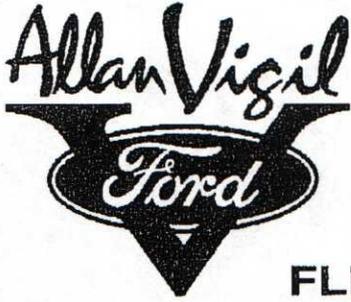
- An underwriting fee of \$425 is required per transaction, not per unit. It can be paid at time of delivery or funded over the term (included above).
- There is no security deposit, no prepayment penalty, and no mileage penalty
- Non-recourse to the dealer. The same as a cash sale from the dealer to the municipal customer.
- At inception, the new equipment title/registration indicates the municipality as Registered Owner, and designates Ford Credit, 1 American Road-MD7500, Dearborn, MI 48126, as first lien holder.
- At term end, the municipality buys the equipment for \$1.
- The municipality, as owner of record, is eligible for Ford Governmental Price Concessions or other discounts, to reduce product cost

If you need additional information, please contact me at (800) 241-4199, option 1. Thank you for your interest in Ford Credit Municipal Finance Program.

Sincerely,

Janet Doty

Janet Doty
Marketing Coordinator
jdoty@ford.com



FLEET PROPOSAL / BID

DATE: 30 Oct 13

FLEET

6790 MT. ZION BLVD.
MORROW, GA 30260
NATIONAL WATS: 800-821-5151
PHONE: 770-968-0680
FAX: 678-364-3910
Direct: 678-364-3983

ATTN: Chief Chris Leighty
COMPANY: City of Morrow Police Dept
PHONE: 770-961-4006 FAX: 770-960-3017
ADDRESS: 6311-A Murphy Drive
CITY: Morrow, GA 30260

We are pleased to quote you prices and terms on the item(s) listed below

(9 total) 2014 Ford Police Interceptor Sedans AWD 3.5L V6 EcoBoost		
(3 ea) Interceptors Fully Upfitted with Video Camera	105201	00
Ea Unit \$35067.00 X (3) = \$105201.00		
(6 ea) Interceptors Fully Upfitted with-out Video Camera	186570	00
Each Unit \$31095.00 X (6) = \$186570.00		
Ford Municipal Lease Processing Fee (1) time per order	425	00
SELLING PRICE		
TRADE ALLOWANCE / DISCOUNT		n/a
SUBTOTAL		n/a
ADMINISTRATIVE FEE		n/a
GEORGIA SALES TAX		n/a
TITLE		n/a
REBATES / CASH DOWN		n/a
TOTAL SALE PRICE (9 ea) Ford Police Interceptor Upfitted Sedans	292196	00

We sincerely thank you for the opportunity to prepare this proposal and will appreciate your acceptance of it.

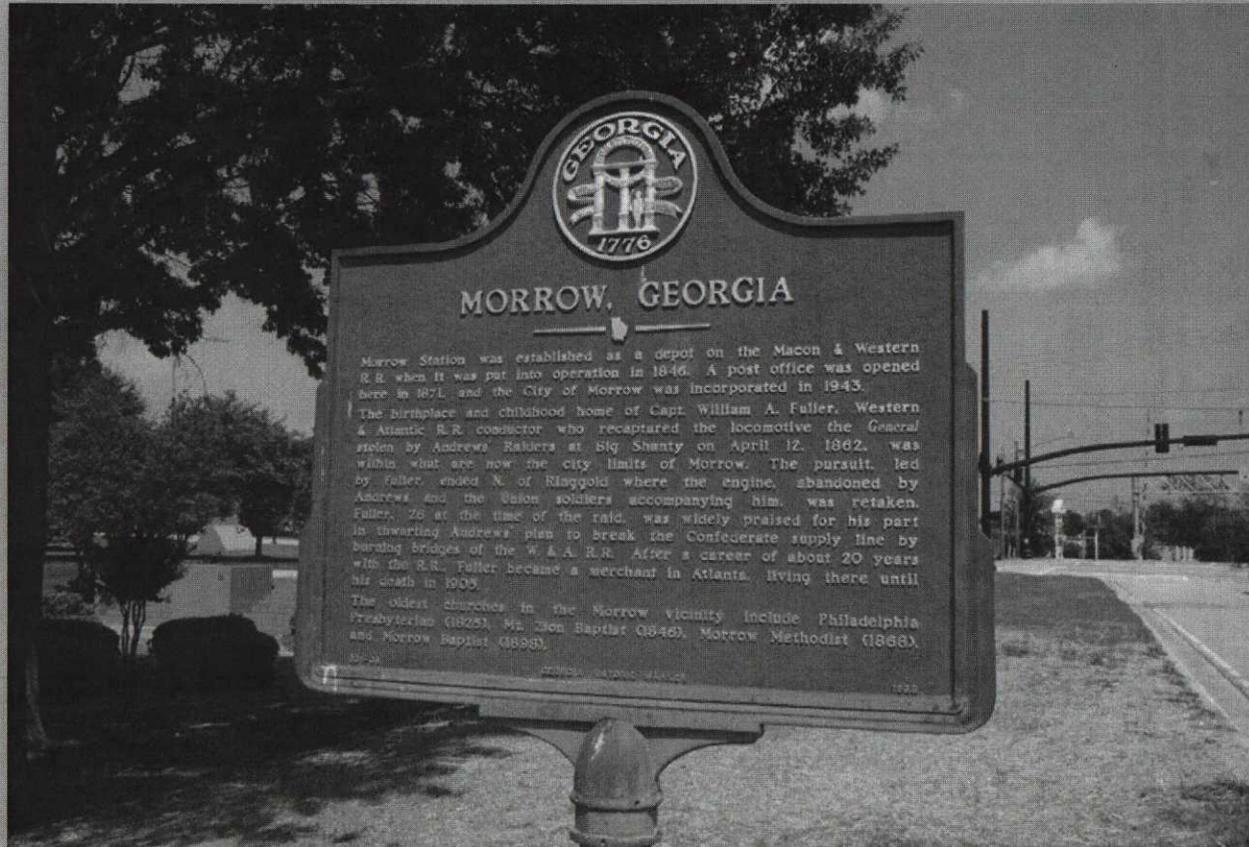
This quotation is subject to our ability to make delivery.


Hop Mosel, Government Sales

Prices are subject to change without notice.

BY _____

Olde Town Morrow RFP Advisory Services



come to morrow

MORROW, GEORGIA

 **Newmark Grubb Knight Frank**
Global Corporate Services

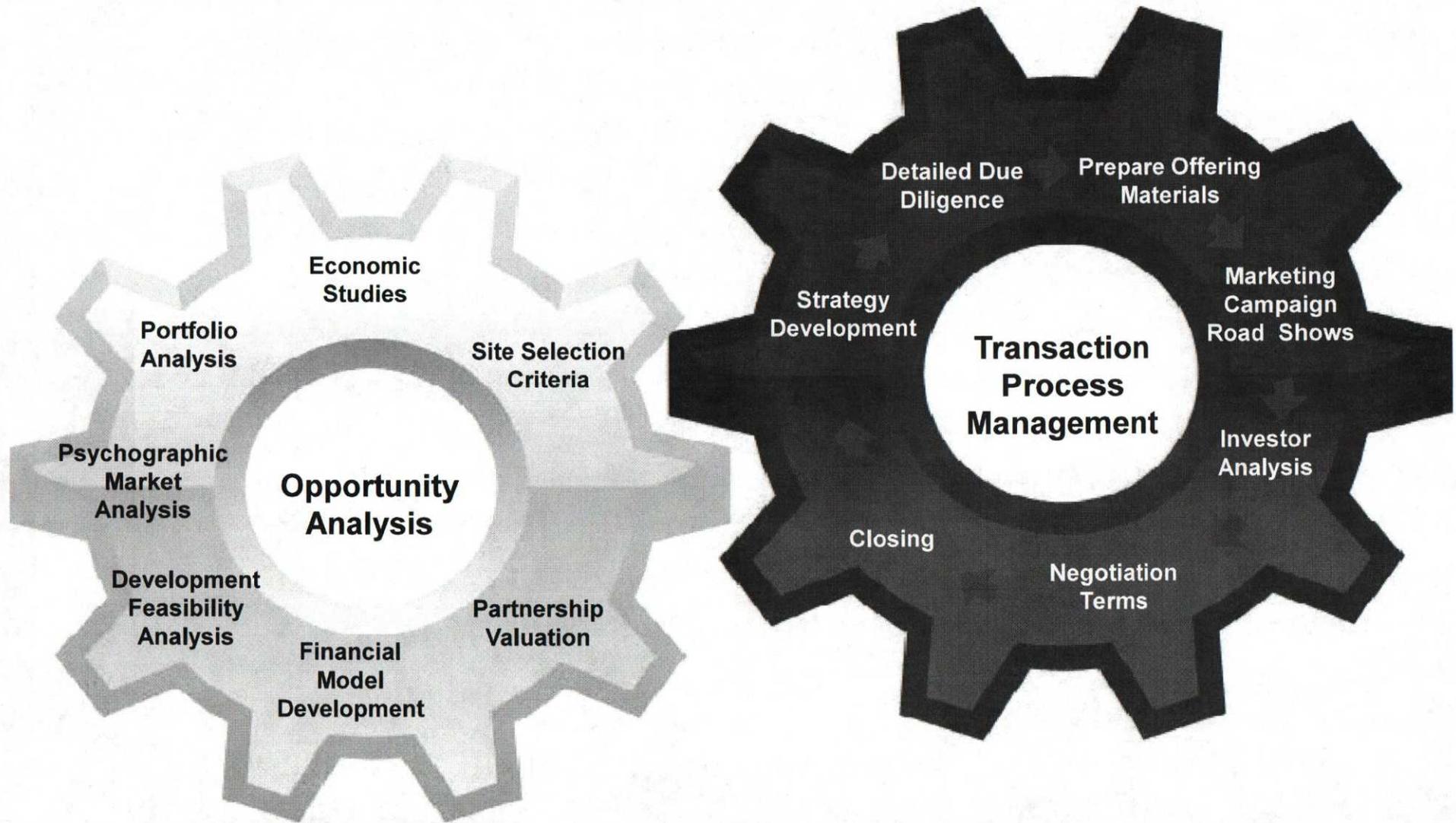
Municipal Advisory Group



Table of Contents

Means and Methods	3
Process and Strategy and Statement of Work	4
Timeline	5
Property Overview	6
Fees	8
Team Resumes	9

Means and Methods of Value Creation



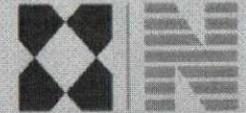
Newmark Grubb Knight Frank

Global Corporate Services
Municipal Advisory Group



ROSEMONT, GEORGIA

Process and Strategy/Statement of Work



1. Market Analysis

- ◆ Set Bid Date
- ◆ Market analysis update
- ◆ Hotel and motel feasibility study

2. E-Teaser

- ◆ Introduce offering to Target Purchasers
- ◆ E-mail letter
- ◆ Link to on-line investment summary and confidentiality agreement
- ◆ Direct Mail
- ◆ Phone Canvassing

3. Offering Memorandum (OM) Request for Proposals (RFP)

- ◆ Purchaser who returns confidentiality agreement will receive OM/RFP
- ◆ The OM/RFP is a bound brochure with the full description of the offering

4. Due Diligence

- ◆ Electronic and/or printed versions of property information
- ◆ Investment Memorandum/Request for Proposal
- ◆ Property Condition Reports

5. Tours

- ◆ A member of the Newmark Grubb Knight Frank team will lead all property inspectors
- ◆ We will attempt to provide as much information as possible to Purchaser prior to bidding to enable a short time between contract and closing.

6. Negotiations

- ◆ Set Bid Date
- ◆ Possibly two rounds of bidding
- ◆ Provide transaction agreement
- ◆ Analyze the offers based on price, due diligence, financial stability

7. Select Final Purchaser

- ◆ Negotiate final terms
- ◆ Complete documents
- ◆ Closing

***Purchaser shall include developers/users/investors**

Timeline



*Purchaser shall include developers/users/investors

October

November

December

January

February

Market Analysis

- Set Bid Date
- Market analysis update
- Hotel and motel feasibility study

E-Teaser

- Introduce offering to Target Purchasers
- E-mail letter
- Link to online investment summary and confidentiality agreement
- Direct Mail
- Phone Canvassing

**Offering Memorandum (Om)
Request for Proposal (RFP)**

- Purchaser who returns confidentiality agreement will receive OM/RFP
- The OM/RFP is a bound brochure with the full description of the offering

Due Diligence

- Electronic and/or printed versions of property information
- Investment Memorandum/Request for Proposal
- Property Condition Reports

Tours

- A member of the Newmark Grubb Knight Frank team will lead all property inspectors
- We will attempt to provide as much information as possible to Purchaser prior to bidding to enable a short time between contract and closing.

Negotiations

- Set Bid Date
- Possibly two rounds of bidding
- Provide transaction agreement
- Analyze the offers based on price, due diligence, financial stability

Select Final Purchaser

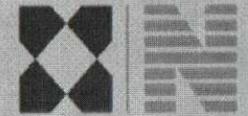
- Negotiate final terms
- Complete documents
- Closing

Newmark Grubb Knight Frank

Global Corporate Services
Municipal Advisory Group



Property Overview



Olde Town Morrow

Size	16 Acres
Number of Tenants	0
Number of Suites	0
Occupied SF	0
Vacant Space	16 Acres
Current Monthly	0
Operating Expenses	-
Financial Positions	\$14 (Infrastructure/Ops)
Type of Tenants	Restaurants, small retail



Potential Use and Recommendations

Property Overview



Olde Towne Morrow Findings/Facts/Observations

- ◆ Area next to the mall on 16 acres where previous city manager envisioned relocating historical homes to build mixed use area
- ◆ Vision for site was to have professional offices located in historic houses as well as restaurants, retail, possible hotel/senior center
- ◆ Historic houses moved to location were not kept historic on the outside, remodeling took place on the outside and inside more original with minimal remodeling
- ◆ In addition to the houses a retail strip center with same design as the historic house theme
- ◆ Land and buildings are on what was land used to dump trash on when building the mall
 - Soil not in adequate shape
- ◆ All the buildings do not meet commercial fire code, they were built to residential fire code
- ◆ Olde Town Morrow was opened from 2009-2011-13 months then shut down
- ◆ Goal of sale would be to recapture cost of Infrastructure
- ◆ Development is right next to the worst crime neighborhood in Clayton County

Fees



- Transaction Fee 7% of the value of the first 40 years term of lease or fee simple sales
- Consulting fee of \$45,000.00 to be netted out of the transaction fee at closing.
\$26,000 due at agreement inception and \$4,750.00 per month for 4 months.
- The Project will be completed in 5 months

Master Service Agreement



Statement of Work

To That

MASTER SERVICE AGREEMENT

dated July 25, 2013

By and Between City of Morrow and
Newmark & Company Real Estate, Inc.
d/b/a Newmark Grubb Knight Frank,
through its Global Corporate Services division

This Statement of Work ("SOW") is for Real Estate Transaction Services, which is defined as the acquisition of certain premises on behalf of Client ("Acquisition") and the disposition of certain premises on behalf of Client ("Disposition"). All references to "the Agreement" shall mean the Master Service Agreement between Client and Newmark dated July 25, 2013. All terms and conditions set forth in the Agreement are incorporated herein and made a part hereof.

Client hereby grants Supplier the exclusive right to perform Acquisition and Disposition Services on behalf of Client for all of its properties located in Morrow Downtown Development Authority portfolio of owned real estate. Client agrees to refer all inquiries with respect to any Acquisition or Disposition, regardless of the source, to Supplier.

The services and compensation are set forth below:

A. Acquisition Services.

I. Upon request by Client, Supplier shall perform the following services with respect to an Acquisition:

- a. Conduct and provide Client with a comprehensive survey and analysis of real estate/premises opportunities which will assist Client in determining suitability for achieving Client's objectives;
- b. Identify specific alternatives and recommend strategies which could serve to achieve or partially achieve Client's objectives;
- c. Expedite transactions within designated and reasonable time frames set by Client;
- d. As Client's agent and under Client's direction and control, negotiate with agents, and owners to develop and respond to offers or counteroffers so as to achieve Client's objectives;
- e. Conduct detailed analysis and provide Client with detailed financial documentation reflecting such analysis of material financial conditions and components of each offer and counteroffer. Provide final term sheets with a one (1) page NPV analysis in the format designed by Client and delivered to Supplier, showing EBITDA impact and capital outlays for all completed transactions;

II. Compensation.

For services rendered in connection with Acquisitions in the United States, Supplier shall be entitled to one full market commission in an amount and at such time(s) as are mutually agreed to in writing by the parties at the outset of each transaction; provided, however, that subject to the Client's compliance with the

Newmark Grubb Knight Frank

Global Corporate Services
Municipal Advisory Group



come to morrow

Master Service Agreement



terms hereof, any and all such commissions shall be the sole obligation of the owner or lessor. Notwithstanding the foregoing, in the event Client desire that Supplier effectuate a purchase on Client's behalf, Client understand that some sellers may not compensate the purchaser's broker and that Client may be liable to pay Supplier a commission. In such an event, Supplier shall endeavor to advise Client of Client's responsibility to compensate Supplier for the Acquisition prior to entering into good faith negotiations with the seller, and Supplier must receive prior written authorization from Client in terms of both the amount of payment and scope of work of Supplier in any and all of the aforesaid transactions or no payment of any kind is due to the Supplier.

b. If Supplier is able to obtain economic incentives for Client pursuant to Client's separate written authorization, Supplier shall be paid a commission in the amount of ten percent (10%) of the value of the economic benefits to be received by Client, payable within thirty (30) days of the date on which such incentives are realized by Client but not later than twenty four (24) months after the date the lease is executed.

B. Disposition Services:

I. Services. For the purposes of this SOW, Supplier shall be authorized to provide the following services with respect to Client's premises, existing now or during the term of this Agreement ("**Current Premises**"): sublease, assign, lease termination or release, sell, or lease as applicable. In the event that Client desires to effectuate any of the foregoing, Client and Supplier shall agree to the terms as set forth in Appendix "A" – Form of Disposition Authorization ("**Disposition Authorization**") – attached hereto. Upon receipt of the Disposition Authorization, Supplier agrees to the following:

- a. To canvass, solicit and otherwise devote Supplier's services to dispose of the Current Premises. All negotiations shall be conducted by Supplier, subject to Client's instructions.
- b. To perform those duties listed under Section A I as they apply to Dispositions.
- c. Dedicate an adequate team to effectuate the Disposition. This may include employing affiliates or licensees of Supplier or Local Brokers. All affiliates and Local Brokers shall be supervised by Supplier. In particular Roderick Mullice (the "**Marketing Team**") shall responsible for overseeing the assignments related to this Agreement. In addition, Supplier is authorized to utilize the services of, or cooperate with, real estate brokers licensed in the state in which the Disposition shall take place, who represent potential subtenants or assignees ("**Outside Brokers**").

II. Disclosures. Client agrees that if Supplier undertakes a Disposition assignment:

- a. Client both agree that the Current Premises subject to Disposition will be offered in compliance with all applicable anti-discrimination laws.
- b. Unless otherwise prohibited by law, Client acknowledges that Supplier may represent both potential proposed subtenants and assignee Client simultaneously with respect to the same transaction and, provided Client have received prior written notice of the same, and Client gives authorization to Supplier. In all events, Client agrees not to unreasonably object to such dual representation.

III. Compensation. For services rendered, and subject to the other terms and conditions of this Agreement, Client agrees that Supplier will be compensated as follows:

- a. In the event that a Disposition, other than a sale of the Current Premises or a Release, as hereinafter defined, is fully executed by Client and tenant, subtenant or assignee, and if required, approved by landlord, if applicable, then, and in such event, Client hereby agree to pay and Supplier hereby agree to accept as compensation in full, a commission as set forth in the Disposition Authorization. If an Outside Broker is the procuring cause of the Disposition,

Newmark Grubb Knight Frank

Global Corporate Services
Municipal Advisory Group


come to morrow

Master Service Agreement



Client shall pay Supplier a commission in the amount of 150% of a full commission (as calculated in the Disposition Authorization) and Supplier shall pay the Outside Broker a commission pursuant to a separate agreement between Supplier and the Outside Broker. At Supplier's option, Supplier may direct that Client pay the commission directly to the Local Broker, out of which the Local Broker shall compensate Supplier and the Outside Broker, if any.

- b. The commission shall be paid to Supplier as follows: for the Disposition of the Client's property located at the Southlake Mall, fifty percent (100%) upon execution of a lease for said premises
 - c. If at any time during the term of this Agreement a proposed subtenant its successors or assigns extends or renews a sublease or lease, or takes additional space in the Current Premises or other space leased or owned by Client pursuant to an option or right contained in the agreement evidencing the Disposition, Client shall pay Supplier a commission for a renewal or extension of the Disposition and taking of additional space. All commissions due with respect to this paragraph shall be calculated in accordance with the Disposition Authorization, and payable upon the execution of the document evidencing such renewal, extension or expansion.
 - d. If there is an early release, surrender, cancellation, buyout or recapture of the lease (collectively or individually, the "Release") by the landlord or its designee or assignee, Client shall pay Supplier a full commission in accordance with the schedule of commission rates set forth hereinabove, calculated upon the remaining rentals for the unexpired term of the Lease and upon any consideration for such Release, surrender, cancellation, buyout, sale or recapture of the Lease or other disposition. Upon the landlord's execution of a document evidencing such Release in the amount specified in the Disposition Authorization, Supplier shall be paid a full commission in accordance with the schedule of commission rates set forth hereinabove, calculated upon the remaining rentals for the unexpired term of the Lease and upon any consideration for such Release, surrender, cancellation, buyout, sale or recapture of the Lease or other disposition. Client shall pay Supplier the commission in full upon the execution of the documents affecting such Release.
 - e. Supplier shall be entitled to a commission on the happening of any one of the following events:
 - i. Any sale of Current Premises within the term of this Agreement by Broker or by any other person; and/or
 - ii. Broker or Outside Broker finding a buyer who is ready, willing and able to complete the transaction at the price and terms agreed upon by Client.
- In the event of a sale of Current Premises, Client shall pay Supplier a commission computed in accordance with the terms and rates set forth in the Disposition Authorization. The commission shall be paid to Supplier in certified or bank funds from escrow on the date of closing of title, however if closing has not occurred due to Client's default, Broker shall be paid on the date of the schedule closing pursuant to the terms of the proposed contract of sale.
- f. Client agrees that it shall pay the cost of any and all advertising, promotional material, messenger and mailing expenses incurred by Supplier in connection with Supplier's appointment hereunder in an amount not to exceed a pre-approved budget. In the event Client is the owner or net lessee of the Current Premises, Supplier, at Client's cost, shall be permitted to install a stanchion sign in the lobby and signs in the elevators of the Current Premises.
- C. **Post-Termination Rights.** Within ten (10) business days from the Termination Date, Supplier shall deliver to Client (i) a list of all properties that Supplier submitted to Client during the term of and pursuant to this Agreement with respect to an Acquisition and (ii) a list of all prospective tenants, subtenants or prospective buyers who have toured Client's

Newmark Grubb Knight Frank

Global Corporate Services
Municipal Advisory Group



come to tomorrow

Master Service Agreement



Client sent written offers with respect to the Disposition and a list of all pending transactions in connection with any Release. The lists referenced in subparagraph (i) and (ii) herein shall be referred to collectively as the "Pending List". In the event a transaction is subsequently consummated with respect to any transaction appearing on the Pending List after the Termination Date, Supplier shall be entitled to a commission in accordance with the Agreement as if such termination had not occurred.

APPROVED AND ACCEPTED BY:

CLIENT

**SUPPLIER: NEWMARK & COMPANY REAL
ESTATE, INC. D/B/A NEWMARK GRUBB
KNIGHT FRANK THROUGH ITS GLOBAL
CORPORATE SERVICES DIVISION**

Signature

Signature

Printed Name

Printed Name

Title

Title

Date

Date

Newmark Grubb Knight Frank
Global Corporate Services
Municipal Advisory Group


come to morrow