

**TALBOT COUNTY ETHICS COMMISSION**

Ethics@talbotcountymd.gov

c/o Talbot County Office of Law  
11 North Washington Street  
Easton, Maryland 21601  
(410) 770-8092

**ELECTED OFFICIALS AND CANDIDATES  
FINANCIAL DISCLOSURE STATEMENT**

*I Would Like to Receive the Name and Home Address of Any*   
*Individual Who Examines or Copies This Financial Disclosure Statement*

**Instructions:**

1. Fill in the preliminary information requested in the box below. Be sure to correctly identify the reporting period.
2. Upon completion of your financial disclosure statement, sign and date the lower portion of the page and make the required oath or affirmation before a notary public or other officer authorized to take oaths.

Regular Reporting Period: January 1 through December 31, 20\_\_  
or

Termination Report: January 1 through \_\_\_\_\_, 20\_\_

**PLEASE PRINT OR TYPE**

FIRST NAME	INITIAL	LAST NAME
AGENCY AFFILIATION (INCLUDE DEPARTMENT AND UNIT WHERE APPLICABLE)		
CURRENT AGENCY ADDRESS (WHERE YOU CAN BE SENT CORRESPONDENCE)		
CURRENT POSITION OR OFFICE HELD WITH TALBOT COUNTY, IF ANY (OR OFFICE FOR CANDIDACY)		
E-MAIL ADDRESS		

This financial disclosure statement describes all interests and related transactions and matters required to be disclosed by Chapter 60 (Ethics Provisions) of the Talbot County Code with respect to the reporting period set forth above and pertaining to the person filing the statement. The statement consists of this cover sheet, the checklist, and Schedules A through J.

I hereby make oath or affirmation, under the penalties of perjury, that the contents of this financial disclosure statement, including the Schedules attached hereto, are complete, true and correct to the best of my knowledge, information and belief.

(SEAL) Signature of Person Filing: \_\_\_\_\_  
Date: \_\_\_\_\_  
Sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_  
Signature of Notary Public: \_\_\_\_\_  
Printed/Typed Name of Notary Public: \_\_\_\_\_  
My Commission Expires: \_\_\_\_\_

**Instructions:**

Check the proper block to Questions A through J. Do not leave any questions unanswered. If you check "Yes" to any question, be sure to complete the corresponding Schedule.

**Caution: Please read all definitions on the accompanying definition sheet before completing this form.**

- A. During the reporting period, I held interests in real property, whether located inside or outside Maryland. (If "Yes," complete Schedule A.)
- B. During the reporting period, I held interests in any corporation, partnership, limited liability partnership, or limited liability company. (If "Yes," complete Schedule B.)
- C. During the reporting period, I held interests in any non-corporate business entity doing business with Talbot County. (If "Yes," complete Schedule C.)
- D. During the reporting period, I received gifts from persons doing business with Talbot County, regulated by Talbot County, or registered or required to register as lobbyists. (If "Yes," complete Schedule D.)
- E. During the reporting period, I or a member of my immediate family was a partner or held an office, directorship, or salaried employment in or with a business entity doing business with Talbot County. (If "Yes," complete Schedule E.)
- F. During the reporting period, I or a member of my immediate family was indebted (excluding retail credit accounts) to persons doing business with Talbot County. (If "Yes," complete Schedule F.)
- G. During the reporting period, a member of my immediate family was employed by Talbot County. (If "Yes," complete Schedule G.)
- H. During the reporting period, I or a member of my immediate family received a salary or was a sole or partial owner of a business entity from which earned income was received, or my spouse was a lobbyist regulated by Talbot County. (If "Yes," complete Schedule H.)
- I. During the reporting period, I had a financial or contractual relationship with the University of Maryland Medical System or a State or local governmental or quasi- governmental entity. (If "Yes," complete Schedule I.)
- J. Is additional information set forth on Schedule J? (If "Yes," complete Schedule J.)

	YES	NO
A.		
B.		
C.		
D.		
E.		
F.		
G.		
H.		
I.		
J.		

**Definitions:**

As used in this financial disclosure statement and in the Ethics Code, the following terms shall have the meanings indicated:

CANDIDATE — A candidate for election to the County Council.

COMMISSION — The Talbot County Ethics Commission.

COUNTY — Talbot County, Maryland.

COUNTY COUNCIL or COUNCIL — The Talbot County Council.

DOING BUSINESS WITH THE COUNTY — Being a party to any one or any combination of sales, purchases, leases, or contracts to, from, or with the County, or any agency of the County, involving consideration of \$5,000 or more on a cumulative basis during the calendar year for which a required statement is to be filed.

ELECTED OFFICIAL — A member of the County Council. It does not include the Sheriff, the State's Attorney, or the Register of Wills.

EMPLOYEE or EMPLOYEES — All full-time County employees.

FINANCIAL INTEREST —

- A. Ownership of any interest as the result of which the owner has received, within the past 3 years, or is presently receiving, or in the future is entitled to receive, more than \$1,000 per year; or
- B. Ownership or the ownership of securities of any kind representing or convertible into ownership, of more than 3 percent of a business entity by the official or employee or the official or employee's spouse.

GIFT — The transfer of anything of economic value, regardless of the form, without adequate and lawful consideration. "Gift" does not include a political campaign contribution regulated under the Election Law Article, Annotated Code of Maryland, or any other provision of State or local law regulating the conduct of elections or the receipt of political campaign contributions.

INTEREST — Any legal or equitable economic interest, whether or not subject to an encumbrance or a condition, which was owned or held, in whole or in part, jointly or severally, directly or indirectly. For purposes of financial disclosure under § 60-13 of this chapter "interest" applies to interests held at any time during the calendar year for which a required statement is to be filed. "Interest" does not include:

- A. An interest held in the capacity of a personal representative, agent, custodian, fiduciary, or trustee, unless the holder has an equitable interest therein;
- B. An interest in a time or demand deposit in a financial institution;
- C. An interest in an insurance or endowment policy or annuity contract under which an insurance company promises to pay a fixed number of dollars either in a lump sum or periodically for life or some other specified period; or
- D. A common trust fund or a trust which forms part of a pension or profit-sharing plan which has more than 25 participants and which has been determined by the Internal Revenue Service to be a qualified trust under Sections 401 and 501 of the Internal Revenue Act of 1954.

NONELECTED OFFICIALS — The County Manager, County Attorney, County department heads, the Chief Code Compliance Officer, the Alcoholic Beverages Inspector, and members of the following boards, commissions, and committees:

- A. The Electrical Board;
- B. The Board of Appeals;
- C. The Planning Commission;
- D. The Agricultural Resolution Board;

- E. The Ethics Commission;
- F. The Golf Board;
- G. The Airport Board;
- H. The Historic Preservation Commission;
- I. The Public Works Advisory Board;
- J. The Short-Term Rental Review Board;
- K. The Parks and Recreation Advisory Board;
- L. The Police Accountability Board; and
- M. The Administrative Charging Committee.

OFFICIAL — Both elected officials and nonelected officials.

QUALIFIED RELATIVE or IMMEDIATE FAMILY MEMBER — A spouse, parent, child, or sibling.

QUASI-GOVERNMENTAL ENTITY — An entity created by State statute, that performs a public function, and that is supported in whole or in part by the State but is managed privately.

**Schedule A – Real Property Interests**

Do you have any interest (as an owner or a tenant, including interests in time shares) in real property in Maryland or in any other state or country?

**NOTE:** For purposes of this Schedule A, the following are considered to be interests of yours: 1) an interest held by a member of your immediate family, if the interest was, at any time during the reporting period, directly or indirectly controlled by you; 2) an interest held by a business entity in which you held a 30% or greater interest at any time during the reporting period; 3) an interest held by a trust or estate in which, at any time during the reporting period, you held a reversionary interest or were a beneficiary or, if a revocable trust, you were a settlor; or 4) an interest held by: i) a business entity in which you held a 10% or greater interest; ii) a business entity described in 4)i) in which the business entity held a 25% or greater interest; iii) a business entity described in 4)ii) in which the business entity held a 50% or greater interest, or iv) a business entity in which you, directly or indirectly, through an interest in one or a combination of other business entities, holds a 10% or greater interest.

Yes  
 No (Go to Schedule B)

**If yes, answer each question below. A separate Schedule A will be required for each property you need to disclose.**

1. What is the address or legal description of the property? (Give Street Address, if you know it. If the property is your primary residence, you may enter the lot and block legal description instead, if you wish)

Street Address \_\_\_\_\_  
City/State/Zip \_\_\_\_\_

2. What kind of property is it?

Improved (indicate whether property is residential or commercial property): \_\_\_\_\_

Unimproved (vacant lot): \_\_\_\_\_

3. Is the interest held directly by you or is it attributable to you?

Direct \_\_\_\_\_ Attributable \_\_\_\_\_

4. Are you the owner or tenant?

Owner \_\_\_\_\_ Tenant \_\_\_\_\_

5. Do you hold the interest solely or is it jointly held with another?

Solely \_\_\_\_\_ Jointly \_\_\_\_\_ Tenants by the Entirety \_\_\_\_\_

If held jointly, or by tenants by the entirety, the name(s) of the other joint owner(s):

\_\_\_\_\_  
\_\_\_\_\_

6. Are there any legal conditions or encumbrances on the property? (Example: mortgages, liens, contracts, options, etc.)

Yes  
 No

**If yes,** what is/are the name(s) of the lender(s), creditor(s), lien holder(s), etc.?

\_\_\_\_\_

7. What date was the property acquired? \_\_\_\_\_

8. How was the property acquired? (Example: purchase, gift, inheritance, etc.)

\_\_\_\_\_

9. From whom was the property acquired? (Name of individual or entity from whom you purchased or inherited the property or who gifted the property to you.)

\_\_\_\_\_

10. What consideration was given when the property was acquired? (Dollar amount paid or, if you received the property as a gift or inherited it, the fair market value at the time you acquired your interest in the property) \_\_\_\_\_

11. Have you transferred any interest in this property during the reporting period?

- Yes
- No

**If yes:**

11.A. What percentage of interest did you transfer: \_\_\_\_\_%

11.B. What consideration did you receive for the interest: \_\_\_\_\_

11.C. To whom did you transfer the interest: \_\_\_\_\_

**If you have any additional interests in any other real property, regardless of where located, please use additional sheet(s), if necessary, and answer each of the above questions for each such interest.**

**Schedule B – Interests in Corporations and Partnerships**

Did you have any interest in any corporations, partnerships, limited liability partnerships (LLP) or limited liability companies (LLC) during the reporting period, regardless of whether such entity did business with the County?

**NOTE:** For purposes of this Schedule B, the following are considered to be interests of yours: 1) an interest held by a member of your immediate family, if the interest was, at any time during the reporting period, directly or indirectly controlled by you; 2) an interest held by a business entity in which you held a 30% or greater interest at any time during the reporting period; 3) an interest held by a trust or estate in which, at any time during the reporting period, you held a reversionary interest or were a beneficiary or, if a revocable trust, you were a settlor; or 4) an interest held by: i) a business entity in which you held a 10% or greater interest; ii) a business entity described in 4)i) in which the business entity held a 25% or greater interest; iii) a business entity described in 4)ii) in which the business entity held a 50% or greater interest, or iv) a business entity in which you, directly or indirectly, through an interest in one or a combination of other business entities, holds a 10% or greater interest.

- Yes
- No (Go to Schedule C)

**If yes, answer each question below. A separate Schedule B will be required for each interest you need to disclose.**

1. What is the name of the entity? Include the complete name of the entity; do not identify solely by trading symbol:

\_\_\_\_\_

2. Does the stock of the corporation trade on a stock exchange?

- Yes
- No

If “no,” provide the legal address of the entity’s principal office.

\_\_\_\_\_

3. Is the interest held directly by you or is it attributable to you?

Directly: \_\_\_\_\_ Attributable: \_\_\_\_\_

4. Do you hold the interest in your name alone, or is it held jointly?

In your name alone: \_\_\_\_\_ Jointly: \_\_\_\_\_

If jointly, the percentage of your interest: \_\_\_\_\_%

5. What is the nature of your interest, and what is its dollar value or the number of shares? (Example: stock, notes, bonds, puts, calls, straddles, purchase options, etc.) If in a non-publicly traded entity or LLP or LLC, report the percentage of ownership.

Type: \_\_\_\_\_  
Dollar Value of Shares: \_\_\_\_\_ or Number of Shares: \_\_\_\_\_

Unless the corporation is publicly traded, percentage of ownership: \_\_\_\_\_%

6. Are there any legal conditions or encumbrances that apply to your interest in the entity? (Example: mortgages, liens, contracts, options, etc.)

- No
- Yes; **If yes**, name of entity holding the encumbrance: \_\_\_\_\_

7. Did you acquire an interest in the entity during the reporting period?

- Yes
- No

**If yes:**

7A. In what month was the interest acquired? \_\_\_\_\_

7B. How was the interest in the entity acquired? (Example: purchase, gift, will, etc.): \_\_\_\_\_

7C. From whom did you acquire the interest in the entity? (If you purchased it from a brokerage, the name of the brokerage): \_\_\_\_\_

7D. What consideration was given when the interest was acquired? (Dollar amount paid, or if you received the property as a gift or inherited it, the fair market value at the time you acquired your interest in the property): \_\_\_\_\_

8. Have you transferred any interest in this entity during the reporting period?

Yes

No

**If yes:**

8A. What portion of the interest was transferred? \_\_\_\_\_

8B. What consideration did you receive for the interest in the entity? (Dollar amount paid, or if you received the property as a gift or inherited it, the fair market value and terms at the time you transferred your interest in the property): \_\_\_\_\_

8C. To whom did you transfer your interest in the entity? \_\_\_\_\_

**If you have additional interests in corporations or partnerships, please use additional sheet(s) if necessary, and answer each of the above questions for each additional interest.**



**Schedule C – Interests in Business Entities Doing Business with the County**

Do you have an interest in any business entity that did business with the County during the reporting period other than interests reported under Schedule B?

**NOTE:** For purposes of this Schedule C, the following are considered to be interests of yours: 1) an interest held by a member of your immediate family, if the interest was, at any time during the reporting period, directly or indirectly controlled by you; 2) an interest held by a business entity in which you held a 30% or greater interest at any time during the reporting period; 3) an interest held by a trust or estate in which, at any time during the reporting period, you held a reversionary interest or were a beneficiary or, if a revocable trust, you were a settlor; or 4) an interest held by: i) a business entity in which you held a 10% or greater interest; ii) a business entity described in 4)i) in which the business entity held a 25% or greater interest; iii) a business entity described in 4)ii) in which the business entity held a 50% or greater interest, or iv) a business entity in which you, directly or indirectly, through an interest in one or a combination of other business entities, holds a 10% or greater interest.

Yes  
 No (Go to Schedule D)

**If yes, answer each question below. A separate Schedule C will be required for each business entity to be disclosed.**

1. Name and Address of the principal office of the business entity:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

2. Is the interest held directly by you or is it attributable to you?

Direct: \_\_\_\_\_ Attributable: \_\_\_\_\_

3. Do you hold the interest solely or is it jointly held with another?

Solely: \_\_\_\_\_ Jointly: \_\_\_\_\_

3.A. If jointly, the percentage of your joint interest: \_\_\_\_\_ %

3.B. Dollar value of your interest in the entity: \$ \_\_\_\_\_; or  
percentage of your interest in the entity: \_\_\_\_\_ %

4. Are there any legal conditions or encumbrances that apply to your interest in the entity? (Example: mortgages, liens, contracts, options, etc.)

Yes, If yes give name of creditor: \_\_\_\_\_  
 No

5. Was any interest acquired during the reporting period?

Yes  
 No

**If yes:**

5A. What month was the interest acquired? \_\_\_\_\_

5B. How was the interest in the entity acquired? (Example: purchase, gift, will, etc.) \_\_\_\_\_

5C. From whom did you acquire the interest? \_\_\_\_\_

5D. What consideration was given when the interest was acquired? (Dollar amount paid or if you received the property as a gift or inherited it, the fair market value at the time you acquired your interest in the property) \_\_\_\_\_

6. Did you transfer any of your interest during the reporting period?

- Yes
- No

**If yes:**

6A. What percentage of interest, if less than all, was transferred? \_\_\_\_\_%

6B. What consideration did you receive for the interest in the entity? (Dollar amount paid or if you received the property as a gift or inherited it, the fair market value and terms at the time you transferred your interest in the property): \_\_\_\_\_

6C. To whom did you transfer your interest in the entity? \_\_\_\_\_

**If you have additional interests in business entities that did business with the County during the reporting year, please use additional sheet(s) if necessary, and answer each of the above questions for each additional interest.**

**Schedule D – Gifts**

During the reporting period, did you receive any gift(s), directly or indirectly, in excess of a value of \$20 or a series of gifts from the same donor with a cumulative value of \$100 or more from or on behalf of: (1) a person (including an entity) that did business with the County or was regulated by the County; or (2) an association, or any entity acting on behalf of an association, that is engaged only in representing counties or municipal corporations (e.g., the Maryland Association of Counties or the Maryland Municipal League). Gifts received from an individual related to you by blood or by marriage or any other individual who is a member of your household do not need to be disclosed. Gifts do not include political campaign contributions regulated under the Election Law Article, or any other provisions of State or local law regulating the conduct of elections or the receipt of political campaign contributions.

- Yes
- No (Go to Schedule F)

**If yes, answer each question below. A separate Schedule D will be required for each gift.)**

1. Who gave you the gift?

\_\_\_\_\_

2. What was the nature of the gift? (Example: book, restaurant meal, theater tickets, book, etc.)

\_\_\_\_\_

3. What was the value of the gift?

\_\_\_\_\_

4. If the gift was given to someone else at your direction, list the identity of the recipient of the gift.

\_\_\_\_\_

**Please use additional sheet(s), if necessary, for any additional entries.**

**Schedule E – Employment with entities doing business with the County**

During the reporting period, did you or any member of your immediate family have any salaried employment or hold any office or directorship with an entity that did business with the County?

- Yes
- No (Go to Schedule F)

**If yes: answer each question below. A separate Schedule E will be required for each disclosure.**

1. What is the name and address of the business entity?

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

2. Who was the individual who held the position or interest listed above? (Example: yourself, spouse, dependent child)

Self: \_\_\_\_\_ Spouse: \_\_\_\_\_ Dependent child: \_\_\_\_\_

2A. Name of spouse or dependent child: \_\_\_\_\_

3. What is the title of the office you, your spouse or dependent child held? (Example: limited partner, director, treasurer, chair of the board of trustees, etc.) \_\_\_\_\_

4. What year did the position begin? \_\_\_\_\_

5. With what County Agency(ies) did the business entity do business? \_\_\_\_\_

\_\_\_\_\_

6. What was the nature of the business? (Example: regulated by your agency, registered under the lobbying law, or involved with sales and contracts with the County)

\_\_\_\_\_

\_\_\_\_\_

**If necessary, please use additional sheet(s) for any additional entries.**

**Schedule F – Indebtedness to Entities doing business with the County**

During the reporting period, did you owe a debt (excluding a retail credit account) to a financial entity that did business with the County? This includes indebtedness by a member of your immediate family if you were involved in the transaction giving rise to the liability or if the immediate family member was employed by the County in any capacity at any time during the reporting period.

- Yes
- No (Go to Schedule G)

**If yes: answer each question below. A separate Schedule F will be required for each debt to be disclosed.**

1. To whom did you owe the debt? (Do not include consumer credit debts)

\_\_\_\_\_

2. When was the debt incurred? \_\_\_\_\_

3. What are the interest rate and terms of payment of the debt?

Interest Rate \_\_\_\_\_

Terms (monthly, bimonthly, annually, etc): \_\_\_\_\_

4. What was the amount of the debt as of the end of the reporting period? If debt existed during the reporting period but was paid in full at the end of the period, put \$0. \$ \_\_\_\_\_

5. Did the principal of the debt increase \_\_\_\_\_ or decrease \_\_\_\_\_ during the reporting period, and by how much?  
\$ \_\_\_\_\_

6. Was any security given for the debt?

- Yes
- No

If Yes; Please state what type of security was given (home, car, boat, etc): \_\_\_\_\_

7. If this is a transaction in which you were involved, but which resulted in a debt being owed by your spouse or dependent child, identify your spouse or child and describe the transaction. \_\_\_\_\_

\_\_\_\_\_

**If necessary, please use additional sheet(s) for any additional entries.**

**Schedule G – Family Members Employed by the County**

During the reporting period, were any members of your immediate family employed by the County in any capacity?

Yes

No (Go to Schedule H)

**If yes, answer each question below. A separate Schedule G will be required for each member of the immediate family who is employed by the County.**

1. What is the relation and name of the immediate family member employed by the County?

\_\_\_\_\_

2. What is the name of the County department or agency that employed the member of your immediate family?

\_\_\_\_\_

3. What was the title of your immediate family member's position in the County Department or agency during the reporting period?

\_\_\_\_\_

**If necessary, please use additional sheet(s) for any additional entries.**

**Schedule H – Employment/Business Ownership and Lobbying**

During the reporting period: (1) did you or any member of your immediate family receive any earned income, whether as an employee or from a business entity of which you or a member of your immediate family was a sole or partial owner, or (2) was your spouse a lobbyist regulated by Talbot County? You do not need to disclose your minor child’s employment or business ownership if the County does not regulate, exercise authority over or contract with their place of employment or business entity.

- Yes
- No (Go to Schedule I)

**If yes, answer each question below. A separate Schedule H will be required for each member of the immediate family who had employment or ownership of a business entity.**

1. If, during the reporting period, you or a member of your immediate family had employment from which you or they earned income, list the relation, name, and address of the employment.

Name: \_\_\_\_\_

Relationship: \_\_\_\_\_

Name of Employer: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

2. If, during the reporting period, your spouse was a lobbyist regulated by Talbot County, list the entity that has engaged your spouse for lobbying purposes.

Spouse Name: \_\_\_\_\_

Name of Entity: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

**If necessary, please use additional sheet(s) for any additional entries.**

**Schedule I – Relationship with the University of Maryland Medical System or State or Local Governmental or Quasi-Governmental Entity**

During the reporting period, did you have a financial or contractual relationship with the University of Maryland Medical System or a State or local governmental or quasi-governmental entity?

Yes

No (Go to Schedule J)

**If yes, answer Question 1 below.**

1. For each financial or contractual relationship, include the following information:

Name of the Entity: \_\_\_\_\_

Description of Relationship: \_\_\_\_\_

Subject Matter of Relationship: \_\_\_\_\_

Consideration for the Relationship: \_\_\_\_\_

**If necessary, please use additional sheet(s) for any additional entries.**



## Schedule J – Other

Use this schedule for any additional interests or information you wish to disclose.

### **STANDARDS OF CONDUCT**

Chapter 60 (Ethics Provisions) of the Talbot County Code includes standards of conduct applicable to financial disclosure filers and other County employees. The standards address disqualification from participation, prohibited secondary employment, prohibited ownership interests, misuse of position, prohibited solicitation and acceptance of gifts, misuse of confidential information, post-employment limitations, prohibited dealings with the County, and procurement specifications assistance restrictions. The Code provides for exceptions and exemptions under certain circumstances. Chapter 60 is available online at <https://ecode360.com/10155369>.

Filers wanting more detailed information about these requirements or an advisory opinion about application of the provisions should contact the Talbot County Ethics Commission.

### **PRIVACY NOTICE AND PENALTIES**

Chapter 60 (Ethics Provisions) of the Talbot County Code requires the collection of this information, which will be used primarily for public disclosure and to determine compliance therewith. Pursuant to § 60-13(E), financial disclosure statements are public records, and the information contained therein may be disclosed to any requesting person, including federal, State, or local government officials; provided, however, that public access to the filer's home address (if designated) and any consideration received from the University of Maryland Medical System or a State or local governmental or quasi-governmental entity is prohibited.

Requesting persons are required to provide their name and home address as well as the name of the person whose financial disclosure statement was examined or copied. This information shall be provided to the person whose financial disclosure statement was examined or copied if so requested.

Violations of Chapter 60 can subject you to civil and administrative penalties, including, but not limited to, a late fee of up to \$250 for failing to timely file a financial disclosure statement and civil fines of up to \$5,000 for any violation of the provisions of Chapter 60, with each day upon which the violation occurs constituting a separate offense. Willfully and falsely making an oath or affirmation as to a material fact may also be subject to criminal penalties for perjury pursuant to Md. Code Ann., Criminal Law § 9-101.