**A COMMISSION OF INQUIRY**

**INTO HISTORIC LAND LOSS**

**IN BERMUDA**

**CHAIRMAN**

**MR. WAYNE PERINCHIEF**

**JUSTICE NORMA WADE-MILLER (Recused)**

**COUNSEL**

**MR. DIRK HARRISON**

**COMMISSIONERS**

**MR. JONATHAN STARLING**

**MR. QUINTON STOVELL (Recused)**

**MS. LYNDA MILLIGAN-WHYTE (Recused)**

**MS. FREDERICA FORTH (Recused)**

**MS. MAXINE BINNS (Recused)**

**TRANSCRIPT OF PROCEEDINGS**

**LOCATION: UNKNOWN**

**FRIDAY, FEBRUARY 5, 2021**

**AFTERNOON SESSION (e)**

(Continuation from Afternoon Session d)

**COUNSEL DIRK HARRISON** 0:00: Ms. Franco when the Commission took a short break you had shared with us the original deeds and based on your evidence it represents area in Boss's Cove, and it is represented as you had shown us earlier. In Lots #7, #9, #11 and #18 is that correct?

**MS. VELDA FRANCO** 0:33: Yes Counsel.

**COUNSEL DIRK HARRISON** 0:35: And that is Exhibit VF6. Now, you indicated earlier that you will have two original deeds. The second one, I'd like to take you to that second original deed in your possession. Can you just share with us before we go any further? What area it relates to?

**MS. VELDA FRANCO** 1:03: Counsel, this relates to Page 19. #11. One quarter of an acre of land

**COUNSEL DIRK HARRISON** 1:10: Not so fast. Don't speak too fast. Page 19 Yes?

**MS. VELDA FRANCO** 1:26: No 11.

**COUNSEL DIRK HARRISON** 1:48: Page 19: #11 and this relates to where's this?

**MS. VELDA FRANCO** 1:54: This is in the same area, this is Tula Lang Spanish Point Road to the lane area, on the far right.

**COUNSEL DIRK HARRISON** 2:06: Yes. That's the area you indicated that your research that you have not yet completed, will inform you as to where the boundary line is.

**MS. VELDA FRANCO** 2:22: That's correct Counsel.

**COUNSEL DIRK HARRISON** 2:32: The area as it is know that you're referring to, can you say from the what is displayed on the screen at this time? Is it

**MS. VELDA FRANCO** 3:03: It is residential.

**COUNSEL DIRK HARRISON** 3:05: Thank you. And is this area based on your estimate on what type of residential area, and I mean, is it private residential or is it something else?

**MS. VELDA FRANCO** 3:21: It is prime residential area with waterfront property, waterfront rights.

**COUNSEL DIRK HARRISON** 3:26: Thank you.

**MR. WAYNE PERINCHIEF** 3:30: Just for clarification, what acreage were you suggested it might be?

**MS. VELDA FRANCO** 3:35: Based on the deed that I have here it says one quarter of an acre.

**MR. WAYNE PERINCHIEF** 3:43: Quarter of an acre. Thank you very much. It was written here, I didn't notice it at first.

**COUNSEL DIRK HARRISON** 3:52: I want to ask you to the original deed, I like to go to that document. There is no deed. Why does it state on the cover? Please, please speak slowly for me.

**MS. VELDA FRANCO** 4:07: Dated the 23rd of November 1877.

**COUNSEL DIRK HARRISON** 4:21: Crave Indulgence.

**MS. VELDA FRANCO**  4:24: Peter Chiappa

**COUNSEL DIRK HARRISON** 4:25: Just one moment, I'm just trying to so that persons may follow who are watching. I was asking that the picture could be magnified somewhat. I think that would assist persons viewing. You may continue madam.

**MS. VELDA FRANCO** 5:04: Dated the 23rd November 1877. Peter C A P P E R (spelt) and Mary Jane his wife,

**COUNSEL DIRK HARRISON** 5:14: Crave Indulgence. You may continue.

**MS. VELDA FRANCO** 5:22: And Mary Jane, his wife to Thomas Miles

**COUNSEL DIRK HARRISON** 5:30: And the name Sarah, do you recognize any of them? By way of relation?

**MS. VELDA FRANCO** 5:37: No Counsel.

**COUNSEL DIRK HARRISON** 5:39: What about the persons conveying?

**MS. VELDA FRANCO** 5:42: No Counsel,

**COUNSEL DIRK HARRISON** 5:44: But how did you then come in possession of the Deed to claim it then?

**MS. VELDA FRANCO**  5:48: This Deed belonged to Grace Charlotte Phillip Oates

**COUNSEL DIRK HARRISON** 5:56: Now the copy of that deed Do you have a copy there?

**MS. VELDA FRANCO** 6:02: Yes Counsel.

**COUNSEL DIRK HARRISON** 6:12: And you wish to rely on that original deed claiming by way of your submission to the Commission of Inquiry that that area delineated in red but they are the other boundary which you are yet to determine belongs to your family.

**MS. VELDA FRANCO** 6:42: Yes Counsel.

**COUNSEL DIRK HARRISON** 6:50: Just a moment awaiting the Chairman Commissioners, suppose this is one of those time Commissioner if you break it, you bought it. I was referring to the deed Oh I know.

**MR. WAYNE PERINCHIEF**  9:36: Oh I know. It opens right up

**COUNSEL DIRK HARRISON** 10:49: Chairman the copy of the original deed which has been certified as a true copy deed dated

**MS. VELDA FRANCO** 11:12: 23rd of November 1877

**COUNSEL DIRK HARRISON** 11:14: Thank you it is dated 23rd November, 1887

 Sorry, I crave indulgence. Yes dated the 23rd of November 1877 from Peter Capper and Mary Jane his wife to Thomas Miles. I'd ask that this document be tendered and admitted as Exhibit VF7.

**MR. WAYNE PERINCHIEF** 11:59: Counsel as you recorded repeated that exhibit will be labeled VF7.

**COUNSEL DIRK HARRISON** 12:09: Thank you.

 Ms. Franco, I'm going to ask you, in my mind a very hard question, but a necessary question? Earlier you gave evidence and spoke of the main purpose for the claim being made. However, based on your presentation so far, you have indicated in relation to both Boss's Cove and the Tula Lane area that's a residential area where persons presently reside. What is the family's position with regard to the claim for ownership of land that persons presently reside on? I'm not speaking about a legal position, but what is your wish in terms of the claim that you make?

**MS. VELDA FRANCO**  13:58: Hugh, do you want to answer that?

**COUNSEL DIRK HARRISON** 14:00: Pardon me? Okay your brother, Mr. Hollis, I'm sorry.

**MR. HUGH HOLLIS** 14:06: Yes this is Hugh Hollis speaking. Based on your question, and, and I, from what I understand, you're trying to get sort of an idea of the family's position on these properties and what's the ultimate goal and outcome, is that correct sir?

**COUNSEL DIRK HARRISON** 14:30: Correct.

**MR. HUGH HOLLIS** 14:31: All right. Based on that, I think it's always been a goal of our ancestors to have a claim or rightful claim to these properties. I think we wanted to be officially stated that these properties were we have some claim to these properties were not necessary. Sorry, looking to be careful here, because they need to speak for the entire family. We understand that this many, many years has passed, and there's many people have some sort of relationship to these properties currently in the past. So, we would like the record state that our family had legal ownership on behalf of our ancestors and stake some claim to these properties.

**COUNSEL DIRK HARRISON** 15:37: Thank you. I think your answer is so sad your sister will speak to you later. Very carefully worded answer. Now, Ms. Franco, you did indicate also that there is a third deed which you need to piece together my words. And before I go to that document and how we treat with it, what area, oh you have it here? What area does this deed refer to? Are you able to demonstrate by way of your presentation to indicate the area it refers to meaning Lot area where it is the geographic location?

**MS. VELDA FRANCO** 16:52: Counsel at this point in present time, I am not able to clarify the actual area of this deed but it is part of the estate of Anna Amelia Wood

**COUNSEL DIRK HARRISON** 17:09: And the Estate of Anna Amelia Wood Importantly, it is Boss's Cove and Tula Lane are part of that Wood estate correct?

**MS. VELDA FRANCO** 17:30: That's correct, Counsel.

**COUNSEL DIRK HARRISON** 17:40: Thank you. The map that has not completely withstood this test of time. Is there any part of it which is discernible? Is there any part of it in terms of a date or area on the map?

**MS. VELDA FRANCO** 18:07: I'm sorry, I'm not understanding your question.

**COUNSEL DIRK HARRISON** 18:09: The map that isn't that you would need to piece together?

**MS. VELDA FRANCO** 18:11: Oh Yes.

**COUNSEL DIRK HARRISON** 18:13: Is there any part of it, which you're able to discern?

**MS. VELDA FRANCO** 18:18: Not at this point in time Counsel.

**COUNSEL DIRK HARRISON** 18:21: Okay we will move on then. Now, you had indicated earlier and by way of reference to Exhibit VF5, the PowerPoint presentation I'd like to take you to that document.

 Now that picture that is displayed on the screen. Does that have it bearing a reference to the presentation you're making?

**MS. VELDA FRANCO** 19:26: Yes Counsel. This is the presentation that I prepared.

**COUNSEL DIRK HARRISON** 19:31: And that photograph which is embedded does that bear any reference to your presentation the actual photograph?

**MS. VELDA FRANCO** 19:37: Yes, Counsel this photograph is a picture of Boss's Cove from the water side and the building in yellow is #11 Boss’s Cove.

**COUNSEL DIRK HARRISON** 19:48: I was going to I'm going to have us magnify the picture and when was this photograph taken can you see it?

**MS. VELDA FRANCO** 20:12: I'm going to say it was taken run about 1976 or something there.

**MR. HUGH HOLLIS** 20:21: Oh, this is probably the late 1960s.

**COUNSEL DIRK HARRISON** 20:26: That's Mr. Hollis late 1960s.

**MR. HUGH HOLLIS** 20:28: Yes.

**MS. VELDA FRANCO** 20:29: That is correct Counsel because there's actually a boat at the property of the Blue House that my father was building and was named after my sister. So that's about that's about correct.

**COUNSEL DIRK HARRISON** 20:52: And you're able to, you're able to see that are as follows in the presentation.

**MS. VELDA FRANCO** 21:01: No Counsel, it is that brown image between the

**COUNSEL DIRK HARRISON**  21:10: Is it where the cursor is? Yes. There's a brown.

**MS. VELDA FRANCO** 21:12: Yes, that's it right.

**COUNSEL DIRK HARRISON** 21:14: There are two blue Buildings, the one is closer to the sea.

**MS. VELDA FRANCO** 21:19: Yes,

**COUNSEL DIRK HARRISON** 21:20: There's a something that appears Brown.

**MS. VELDA FRANCO** 21:22: Yes. So that is actually the structure of the boat that my father was building.

**COUNSEL DIRK HARRISON** 21:26: And your father was building that you say?

**MS. VELDA FRANCO** 21:29: And he named it after my sister.

**COUNSEL DIRK HARRISON** 21:32: Yes, please don't tell her age. You may proceed.

**MS. VELDA FRANCO** 21:38: Thank you.

**COUNSEL DIRK HARRISON** 21:47: Now what does that picture represent?

**MS. VELDA FRANCO** 21:49: This picture represents the Woods family homestead, which is currently stands at the junction of St. John's Road and North Shore Road, Pembroke. So this is where it all began?

**COUNSEL DIRK HARRISON** 22:04: And who, who resides there, now can you say?

**MS. VELDA FRANCO** 22:08: I don't know Counsel?

**COUNSEL DIRK HARRISON** 22:12: Is this part of your claim?

**MS. VELDA FRANCO** 22:15: No Counsel is just a reference to where our family started when they came to Bermuda.

**COUNSEL DIRK HARRISON** 22:19: Okay. Thank you. You may continue.

**MS. VELDA FRANCO** 22:28: Do you want me to read this?

**COUNSEL DIRK HARRISON** 22:30: Well, I'll just start by reading it and then I will take you through. We won't go through all of it. We'll just try to highlight some salient points.

**MS. VELDA FRANCO** 22:41: Thank you, Counsel. It all began when Samuel Wood married Susanna. Samuel Wood was my five great-grand father. He was born in 1756 died 30th December, 1833. He married Susanna was born about 1757, she died December 21, 1812. Samuel Wood had two children, Eleanor Wood for his wife, Susanna, and Joseph Julius Wood for a female slave. Eleanor was the half-sister sorry Joseph Julius Buller Wood. Samuel Wood was wealthy and owned the schooner "Little Eleanor." March 11, 1826, he launched 150 ton schooner 'Lady Barmy' near Hamilton. Samuel Wood was a slave owner, land owner, pioneer ship, and sorry privateer shipbuilder and owned much of his wealth and merchandising. Eleanor Wood, first child, was born October 29, 1774, died January 1 1862. Lived in "Longhouse," Hamilton, Pembroke. She married Joseph Wood 1795 and he was born January 9, 1757, in Bermuda, and died March 22, 1815. He was the son of Stowe and Frances Wood. So at this point, a Wood married a Wood. No relation to her father, Samuel Wood. Joseph Wood was a merchant lived at Longwood Pembroke, which is now where XL capital was built, and the old landmark of the Bermudiana Hotel.

**MS. VELDA FRANCO** 24:55: He owned with his brothers, Stowe and Richard Wood. The Sleuth. The experience sorry experiment. Joseph Wood was also the master of the Friendship in 1796. And master of the sloop Sally. They one of the Wealthiest families living in Bermuda at the time.

 We are able to trace our ancestry back to the 18th century and for this purpose of this Commission, it starts with Samuel Wood married Susanna Wood. Samuel Wood had two children. The first one I mentioned was Eleanor, and she had a daughter named Susanna Wood on October 23, 1803, in Bermuda she died January 29, 1873. Susanna married June 26th 1832, Robert Kennedy, the Colonial Secretary to the Bermuda Government. He was a middle age and had no children. After the death of Joseph Wood, Eleanor Wood married second, Sir William Chris Head Barnaby on May 2, 1816. They lived at long Woodhouse Pembroke he became Lord Barnaby and Elena became Lady Barnaby. Lord William Barnaby was a proprietor of slaves in the 1821, Registry shows that he owned fourteen (14) slaves. Samuel Ward had another child, who was one of his house servants Hannah Dunstan. His name was Julius Buller Wood, born in 1788, and died between 1835 and 1870, in Bermuda. Julius Buller Woods mother was a slave, and he was the only son of Samuel Word. Julius Buller Wood was emancipated on the 25th of February, 1827, nine (9) years before the General Emancipation of Slaves in Bermuda. He was free to roam Bermuda with no restrictions. He had a boat registered to him and kept it at Pitts Bay. He was also a skilled fisherman.

 Julius Buller Wood married Hannah Dunstan her mother was Ruth Dunstan. Hannah and Ruth work for Julia's half-sister, Elena Wood, and her first husband Joseph Wood at Longwood sorry Longhouse. Hannah Wood died March 6, 1870 at the age of 81. She was buried in Pembroke Cemetery when Joseph Wood died and Eleanor married Lord Barnaby Hannah and Ruth were also the house servants to Lord and Lady Barnaby. Julius Buller Wood and Hannah Wood had three (3) children. Eliza, Elizabeth and Richard. First child, Eliza was born May 4, 1834 in Pembroke, baptized October 19, 1834, Pembroke, this is the all the information I could find on her.

**COUNSEL DIRK HARRISON** 28:13: I just pause there, this is all the information, and how did you obtain it?

**MS. VELDA FRANCO** 28:21: I obtained it from family research that my grandmother had done from all the paper that she had left behind. Also, consultation with my aunt and other family members.

**COUNSEL DIRK HARRISON** 28:37: Your brother?

**MS. VELDA FRANCO** 28:38: Yes,

**MR. HUGH HOLLIS** 28:38: And also Counsel, a lot of this is available on ancestry.com. There's a lot of that documented on the internet nowadays.

**COUNSEL DIRK HARRISON** 28:46: Thank you very much. So just state your name first.

**MRS. CECILIA CANN** 28:51: Cecilia Lynn Hollis Cann. And I just like to add to that, that we have ancestry that left Bermuda during that time. And so we have family in the USA, who are researching their roots as well. And so, a lot of this information we've got over the years by bonding, and they've visited Bermuda as well.

**COUNSEL DIRK HARRISON** 29:21: Thank you very much. Now at Slides 8 and 9 you have documented that Elizabeth and Alfred Ketchum? How do you pronounce that surname?

**MS. VELDA FRANCO** 29:39: Ketchum

**COUNSEL DIRK HARRISON** 29:39: Ketchum had 11 children? Yes, you have stated their date of birth and date of death of them. Is there anything you wish to highlight on this page? Or can I just move on to another one,

**MS. VELDA FRANCO** 29:54: You can move on Counsel.

**COUNSEL DIRK HARRISON** 29:56: Okay. Then at page 10 you have stated. The presentation illustrates that Julius Buller Wood and Hannah Wood had three children. You name the children, Eliza, Elizabeth, and Richard. And importantly, not all of the children remain here in Bermuda, as was just stated by Mrs. Cann. That's correct?

**MS. VELDA FRANCO** 30:32: That's correct Counsel.

**COUNSEL DIRK HARRISON** 30:38: May I take you then to slide 12 and ask you to pick up there?

**MS. VELDA FRANCO** 30:47: Counsel, can I go back to page 10?

**COUNSEL DIRK HARRISON**  30:49: Certainly please, please go ahead.

**MS. VELDA FRANCO** 30:55: This presentation is based on the area of Boss's Cove, Richard Wood. So this is where Richard Wood starts in the presentation. Richard Wood born 1815 in Bermuda and died January 11, 1904, at the age of 81. He was a fisherman. He married twice his first wife was Nancy and the second wife was Anna Amelia Wood nee Georg. Richard Wood married Nancy his first wife. Richard would own property at Places Point where he lived with his first wife Nancy. Nancy was an invalid and died in a house fire in the house as a result of a fire. After the fire, the property was famously known as 'Burnt House'. Richard and Nancy had one child Roseanne Wood who died in 1914 at 87. Roseanne had children but they all had died. This is how so going back to Places point it was forever known as 'Burnt House' Richard Wood never sold the property he never gave it away. He never gift it he never transferred because this was his wife's resting place. This was her burial ground. He then left Places Point and went to Boss's Cove. So this is how we own property at Boss's Cove.

**COUNSEL DIRK HARRISON** 32:15: Also,

**MS. VELDA FRANCO** 32:16: Counsel.

**MRS. CECILIA CANN** 32:18: Cecilia Lynn Cann I just also want to put in there that it was also known as Bluck Point

**COUNSEL DIRK HARRISON** 32:26: Bluck Point as well. Which one is one of them which are the places?

**MRS. CECILIA CANN** 32:33: Bluck Point Burnt House?

**COUNSEL DIRK HARRISON** 32:37: One in the same place?

**MRS. CECILIA CANN** 32:38: Yes, the same place.

**COUNSEL DIRK HARRISON** 32:41: Thank you.

**MS. VELDA FRANCO** 32:42: I'm not sure what it is now.

**COUNSEL DIRK HARRISON**  32:45: Thank you. Sorry. Mr. Hollis. Anything you wish to add?

**MR. HUGH HOLLIS** 32:51: No, that's good.

**COUNSEL DIRK HARRISON** 32:54: Okay thank you, you may proceed Ms. Franco.

**MS. VELDA FRANCO** 33:02: **Page 11:**  Richard and Anna Amelia Wood have three children. Eleanor, Emmeline Wood, Susan Wood and Grace Charlotte Phillip Wood. Eleanor Emeline Wood Ball, married Daniel Ball, she died in March 1902. They had one son Ambrose Ball he left Bermuda for the United States in 1927.

 **Page 12:** Child 2. Susanna Wood, Susanna Wood married Arthur James Wood. She was the mother of my great-grandmother, Charlotte Alice Wood nee Wellman.

 **Page 13:**  Child 3. Grace Charlotte Philip Wood born July 31, 1854, and died the 24th May, 1956. She married John Oates. John and Charlotte had no children. Everyone called her Aunt Charlotte. Here's a picture of her on the far right and her husband John Oates. John an Englishman of Dover Kent, UK came to Bermuda with the 53rd Shop Share Regiment UK from 1870 to 1875. He was born 1856 and died at the age of 87. In 1933. John and Charlotte were married for 59 years. Charlotte Grace Phillips Oates, was a nursemaid at the age of 14 for a family at the HM Dockyard. She and her husband John Oates ran a laundry business at Boss's Cove Pembroke. The building is still there today its number 15 Boss's Cove. They hired several people to help with the washing of the entire Spanish Point District, including Admiralty House.

 **Page 15:** Charlotte Philip Woods Oates and John Oates lived here in Boss's Cove, Pembroke with their laundry building on the property. These buildings are still there today. There's another picture that shows over 1000 people who attended the June wedding in 1959. The Woods Oates Family homestead willed to Charlotte Wellman nee Saunders. \*and the far bottom right picture is a picture of Charlotte Wellman, my great grandmother and her grandson, my father at the family homestead in 1970. And here is the picture of that boat that I was telling you about in the previous opening picture.

**COUNSEL DIRK HARRISON** 36:00: Which it is in the bottom right corner?

**MS. VELDA FRANCO** 36:03: Yes, the bottom right corner.

**COUNSEL DIRK HARRISON** 36:08: Thank you.

**MS. VELDA FRANCO** 36:11: **Page 16:** Here is the Obituary and Death Notices of Charlotte and right up of Charlotte Grace. Sorry, Grace Charlotte Philip Oates, Aunt Charlotte, born July 31, 1854, and died May 24, 1956 at the age of 101.

 **Page 17:** Here is a picture of my great-grandmother, Charlotte Alice Wood Wellman. She was the niece to Grace Charlotte Philip Oates and everybody called her 'Ma Wellman'. Her parents were Arthur James and Susan Eleanor Saunders. My great grandmother, Charlotte Alice Wood Wellman married George Harvey Trimingham Wellman. Born the 23rd September, 1877 to Joseph Harvey Wellman and Agnes Ophelia Trimingham, he died January 27, 1968 at the age of 91.

**COUNSEL DIRK HARRISON** 37:20: Just go ahead please.

**MS. VELDA FRANCO** 37:32: And of that that union. Their children were George Alexander Leroy Wellman, also known as 'Flossie' Beatrice Trott nee Wellman, we call her 'Aunt Sis'. Dorothy Elliott we call her "Aunt Dotty' and my grandmother Margaret Genevieve Anastasia Hollis, also known as 'Mama Jenny'. This picture shows the women of our family, our legacy. Charlotte Wellman - 'Ma Wellman', her daughters Beatrice - 'Aunt Sis'; Dorothy Elliott - 'Aunt Dotty'; Margaret Genevieve Anastasia Hollis- 'Mama Jenny'.

 **Page 19:** My family was very entrepreneurial way back when my grandmother, Margaret Genevieve Anastasia Hollis, also known as 'Mama Jenny', also operated a variety shop across from Admiralty House with her husband, my grandfather, Sherman Hartman Hollis. When he was not down on Front Street driving Horse and Carriage he was there at the Homestead helping out with the family's shop.

 **Page 20:** Here is a picture of Boss's Cove another picture of Boss's Cove and also an article that was saved by my grandmother called "The Woods Name". The Woods name was dominant in Bermuda three (3) centuries ago. All documents returned to Colony. Page 21.

**COUNSEL DIRK HARRISON** 39:25: Before you go any further. I'm going to show you a document you have a look at it please and tell me what it is and whether or not you wish to rely on any of the pages of the document and what is that there? That is what's projected on the screen now?

**MS. VELDA FRANCO** 39:51: Yes Counsel.

**COUNSEL DIRK HARRISON** 39:53: It's a hard copy of it.

**MS. VELDA FRANCO** 39:54: Yes Counsel. So this is where the facts the Presentation starts.

**COUNSEL DIRK HARRISON** 40:06: And it probably is a fitting place for us to pause.

**MS. VELDA FRANCO** 40:14: Yes Counsel.

**COUNSEL DIRK HARRISON** 40:15: On this Friday afternoon.

**MS. VELDA FRANCO** 40:16: Yes Counsel.

**COUNSEL DIRK HARRISON** 40:20: We are at Slide 20 Chairman and Commissioners. We have some way to go. And we will return on the next occasion to the document which is projected on the screen and I intend to make an application with regards to tender the hard copies of the document Exhibited on the right. It is proposed that this state's Chairman because of other matters, which we have. That this matter will continue on Wednesday of next week. Is that convenient Wednesday of next week at 10am. We Wednesday is the 10th of February at 10am.

**MR. WAYNE PERINCHIEF** 41:24: Yes Counsel, all the witnesses have heard we're going to adjourn right now. And they may they will be requested to return to on Wednesday, 10th February at 10 am to continue your evidence. And at this time we will adjourn for the weekend. Thank you very much for your evidence witnesses

**MS. VELDA FRANCO** 41:50: Thank you Chair.

**END OF TRANSCRIPTION FEBRUARY 5, 2021 (AFTERNOON SESSION e) AT 42:04**