

MINUTES OF THE GLADES COUNTY BOARD OF COUNTY COMMISSIONERS
REGULAR MEETING ON TUESDAY, JULY 9, 2019 AT 9:00 A.M. IN THE COUNTY
COMMISSIONERS MEETING ROOM, GLADES COUNTY COURTHOUSE, MOORE
HAVEN, FLORIDA

The Glades County Board of County Commissioners met on Tuesday, July 9, 2019 at 9:00 a.m. with the following Commissioners present:

Tim Stanley, Chairman
Weston Pryor, Vice Chairman
Donna Storter Long
Donald Strenth
John Ahern

Others present:

Julie Mann Braddock, Administrative Secretary
Sandra H. Brown, Clerk of Court
Richard Pringle, County Attorney
Gail Jones, Glades County Tax Collector
Bob Jones, Public Safety Director/Interim County Manager
Tycee Prevatt, Glades County Extension Agent
Jessie Wallace, Independent Contractor
Susan Whidden, Administrative Assistant
Angie Snow-Colegrove, Emergency Management Director
Susan BuChans, Community Development Director
David Hardin, Glades County Sheriff
Archie Branch, Public Works Director
Gabrielle Ibietatorremendia, Human Resources Director
Cindy Ricker, SHIP Coordinator
Paul McGehee, Chairman – Glades County EDC
Libby Maxwell, South Florida Water Management District
Tracy Whirls, Executive Director – Glades County EDC
Chris Felker, Lake Okeechobee News
8 citizens

CALL TO ORDER

Chairman Stanley called the meeting to order at 9:00 a.m.

PRAYER

Vice Chairman Pryor gave the invocation.

PLEDGE

Commissioner Strenth led the Pledge of Allegiance.

AGENDA AMENDMENTS

Note: Unanimous Board Action is required to amend agenda for official vote.

GLADES COUNTY COMMISSION – JULY 9, 2019 REGULAR MEETING

Chairman Stanley requested that a discussion regarding cybersecurity be added to the agenda.

ON MOTION of Commissioner Storter Long seconded by Vice Chairman Pryor the Board amended the agenda as stated above.

Motion carried by 5 – 0 vote.

PRESENTATIONS / AWARDS

There were none.

PUBLIC HEARINGS

1. Case RZ18-03 Brent Starts

Attorney Pringle reminded the Board that this was a zoning matter and the Chairman would need to call for ex parte communication disclosure from the Board.

Chairman Stanley called for ex parte communication disclosure from the Board.

Commissioner Ahern disclosed that he had spoken with Tommy Perry, Engineer, regarding the matter and with Mrs. BuChans.

Vice Chairman Pryor disclosed that he had also spoken with Tommy Perry regarding the matter and Attorney Pringle.

Commissioner Storter Long, Commissioner Strenth, and Chairman Stanley had no ex parte communication regarding the matter.

Attorney Pringle swore in 3 witnesses and Susan BuChans, Community Development Director.

Susan BuChans, Community Development Director, stated this rezoning case had been properly advertised. She read the title of the Ordinance into the record. She stated the applicant, Brent Starts, was being represented by Thomas C. Perry, Johnson - Prewitt & Associates Inc. She stated this was an amendment to a Planned Development application. She stated since the writing of the December 4, 2018 Staff Report several amendments had been made to the Conceptual Site Plan, Property Development Regulations and Schedule of Uses. She stated this included, but was not limited to, the detailed phasing which provided alternate site access, landscape buffers, and an inset drawing of the RV lots. She stated this drawing showed the removal of the duplexes, the relocation of the retail areas, the addition of 3 outlet parcels, additional inset boxes for the project areas, a decrease in the number of proposed uses, setbacks to the property boundaries had been provided (5 yard set-back for commercial structures, 5 yard set-back between the RV lots, 10 foot set-back for property lines in the dumpster's enclosed area), and a description of the septic system and waste water lines had been included. She stated the traffic report had been revised to use 100 RV lots versus 66 RV lots and 26 duplexes. She stated there was now only one dumpster instead of two and it would

GLADES COUNTY COMMISSION – JULY 9, 2019 REGULAR MEETING

be shielded from view. She stated the neighboring property owners at the Sportsman Village Condominium Association was aware of these changes and was in agreement with them. She stated the Staff Report also provided a list of all of the public hearings regarding this matter. She stated there had been many and several had been cancelled and rescheduled. She presented a slide show presentation regarding the proposed project. She gave an overview of the surrounding property uses. She pointed out that when this matter was heard by the Planning & Zoning Board there had been 7 conditions presented. She stated at the last meeting, Staff had presented an 8th condition. She stated the Planning & Zoning Board had not seen the 8th condition. She stated their recommendation of approval was based on 7 conditions. She explained that the 8th condition dealt with access to the Alvin Ward Park Road. She stated she Staff had worked closely with the applicant, Tommy Perry and his Staff to revise the 6th condition. She stated Ms. Ricker had copies of these revisions. She stated the applicant had agreed to the conditions. She read the following conditions of approval into the record:

The following Conditions of Approval must be satisfied by the Developer. Failure to satisfy the following Conditions of Approval shall result in the development approvals granted by Ordinance 2019- becoming voidable in the sole discretion of Glades County.

1. The Applicant shall enter into a Shared Use Agreement with the Sportsman Village Condominium Association setting forth the terms and conditions for the shared use of the retention pond and coordination of swapping or transferring the out parcels.
2. The transfer of the three (3) out parcels to the Sportsman Village Condominium Association.
3. The proposed on-site septic system may not exceed 10,000 g/p/d.
4. Development may not occur until the appropriate State and Federal permits and approvals have been obtained and evidence of same has been provided to Glades County including, but not limited to: Florida Department of Health approval of the proposed on-site septic system; and the South Florida Water Management District (SFWMD) permitting construction of the surface water management system.
5. Development may not occur within the spoil easement located on-site identified as Tract 635, without the United States Army Corps of Engineers vacating or otherwise releasing the perpetual spoil easement over and across the western 3.2 +/- acres of the property.
6. The vehicular and pedestrian access points to the subject property shall be as shown on the Master Concept Plan attached to Ordinance 2019- , as Exhibit C and made a part hereof. There are two possible access points for the subject property shown on the Master Concept Plan (Exhibit C). The access point to the subject property as selected by the Developer must connect to and have legal access to a paved, public, government maintained street directly, or via an approved paved, private road.

GLADES COUNTY COMMISSION – JULY 9, 2019 REGULAR MEETING

7. The buffering within Phase 1 and Phase 2 shall be installed prior to any other development within that same phase.

Mrs. BuChans stated Staff was recommending approval of the recommendations in the Staff Report, which include the amendments to the Staff Report.

Commissioner Ahern stated he believed this would be a good project for Glades County.

Attorney Pringle stated the Applicant's representative was present and Katy Burkey, Attorney for Sportsman Village Condominium Association was also present and had signed up to speak.

Chris Mclavoy, Johnson – Prewitt & Associates, Inc. stated he was present representing Brent Starts, Applicant and could answer any questions the Board may have.

Summer Foster, Johnson – Prewitt & Associates, Inc. apologized to the Board for Mr. Perry's absence. She stated she appreciated County staff and Attorney Pringle working with her and her staff on this project. She stated she believed this would be great project for Glades County. She stated she looked forward to moving on with this project.

There was a discussion as to where the access point would be if the Army Corps of Engineers chose not to release the spoil easement.

Attorney Pringle clarified that in the future if there was desire to expand the number of parcels the access point or points would have to be re-addressed.

Mrs. BuChans stated there were less lots on the site plan than what was written on the plan. She stated the number of lots drawn on the plan would rule.

Ms. Foster suggested adhering to Attorney Pringle's opinion that the number of lots would not exceed 100. She stated the lots were not numbered because there would be some shifting. She stated this was a conceptual plan and she did not wish to get to specific with the number. She stated it was the Developer's intent to build what was drawn.

Commissioner Storter Long agreed that this plan was conceptual and there could be changes made in the future.

Attorney Pringle stated with a Planned Development, the Board would be approving what was proposed.

Chairman Stanley called for public comment.

Katy Burkey, Attorney for Sportsman Village Condominium Association, stated her client was in agreement with all 7 of the conditions listed and presented today.

GLADES COUNTY COMMISSION – JULY 9, 2019 REGULAR MEETING

The application, Staff Report, amendments to the Staff Report, and presentation made today were all made a part of the record. (See Exhibit B)

ON MOTION of Commissioner Ahern seconded by Commissioner Strenth the Board approved adoption of Glades County Ordinance No. 2019-9, amending the official Zoning Map of Glades County from Residential Single Family to Planned Development (PD), with three out parcels for 9.03 +/- acres of land; for Parcel Number(s) A12-42-32-A00-0060-0000 and A12-42-32-A00-006A-0000 located in Moore Haven; Case Number RZ18-03; Applicant and Property Owner – Brent Starts; providing for conflict; providing for severability; providing for an effective date; based on the findings and analysis in the amended Staff Report dated May 6, 2019 and findings presented at the public hearing.

Motion carried by 5 – 0 vote.

CONSENT AGENDA

- 2. Approved payment of County Warrants. (Exhibit A)**
General Fund: 85907 – 85989
ACH: 160 – 162
Intergovernmental Radio: 10386 – 10387
E99 Maintenance Grant: 136 – 137
SHIP: 1816 - 1819

ON MOTION of Vice Chairman Pryor seconded by Commissioner Ahern the Board approved the Consent Agenda items.

Motion carried by 5 – 0 vote.

PUBLIC INPUT ON BUSINESS AGENDA ITEMS

Anyone wishing to provide public comment on an Agenda Item please fill out a comment card on the table at the entrance to the Commission Chambers.

BUSINESS AGENDA

- 2a. Cybersecurity Discussion (added by amendment to the agenda)**

Jesse Wallace, Independent Contractor, gave a presentation regarding the need for updated cybersecurity software. He spoke about malware and ransomware and updates needed to the County's server. He suggested standardizing everything with the users and training them. He stated these things would cost nearly nothing. He stated the secondary lines of defense such as defense of the perimeter with a physical box that actually scans and blocks attacks. He stated this equipment could be purchased for approximately \$30,000.00 for a 3 year period. He stated this included the hardware and 3 year of maintenance and support and re-installing all computers. He suggested replacing any aging equipment. He stated all of these things would costs approximately \$43,000.00 - \$45,000.00.

Commissioner Storter Long suggested reviewing this matter during the budget workshops. She commented on ransoms having to be paid to protect information. She thanked Mr. Wallace for his presentation.

Chairman Stanley commented on the ransoms being paid. He stated Glades County would possibly lose information but he did not see departments being shut down because of a hostage situation where a ransom was being demanded.

Mr. Wallace described the firewall and stated it was an automated systems.

Chairman Stanley stated he was not against spending the money, he just did not feel that Glades County was as vulnerable as other bigger cities. He asked if the Constitutional Officers took care of their own computer systems.

He stated he would start handling the Property Appraiser's computer systems within the next few months.

Chairman Stanley stated this matter would be discussed further during the budget workshops.

3. PRM Alternate

Commissioner Storter Long stated the County Manager was the alternate to the Commissioner that was appointed to serve on the Board of Directors for PRM. She stated the position was currently vacate. She stated the Human Resources Director was more involved with these type matters than the County Manager. She suggested appointing Gabrielle Ibietatorremendia, Human Resources Director, to serve as the alternate on the Board of Directors for PRM at least until a new County Manager was hired.

ON MOTION of Commissioner Storter Long seconded by Vice Chairman Pryor the Board nominated Gabrielle Ibietatorremendia, Human Resources Director, to serve as the alternate on the Board of Directors for PRM until a County Manager could be hired.

Motion carried by 5 – 0 vote.

4. Purchase Playground Equipment for Palmdale Park

Archie Branch, Public Works Director, requested that one cent funds be used to purchase playground equipment for the Palmdale Park in the amount of \$24,994.00. He stated the current playground equipment was approximately 15 years old. He stated there were several quotes received and he had chosen the one that offered the most equipment for the price. He stated this vendor had also been used before.

Chairman Stanley stated a Buckhead Ridge resident had promised to purchase playground equipment for the Buckhead Ridge Park for 6 years and had yet to do so. He suggested that the purchase of the same playground equipment be purchased for Buckhead Ridge as well.

ON MOTION of Commissioner Storter Long seconded by Commissioner Strenth the Board approved the purchase of playground equipment for the Palmdale Park in the amount of \$24,994.00 and for the Buckhead Ridge Park in an amount up to \$25,000.00 to be paid with one cent sales tax funds.

Motion carried by 5 – 0 vote.

5. Budget Transfer One Cent Funds

ON MOTION of Commissioner Storter Long seconded by Commissioner Ahern the Board approved the transfer of funds in an amount of \$25,000.00 from one cent sales tax funds for the purchase of playground equipment for the Palmdale Park and the transfer of funds in an amount of \$25,000.00 from one cent funds for the purchase of playground equipment for the Buckhead Ridge Park.

Archie Branch, Public Works Director, stated the quotes did include installation of the equipment.

Motion carried by 5 – 0 vote.

6. County Manager Position

Chairman Stanley stated this item had been continued from the last meeting. He stated since that time 3 people had shown an interest in the position. He stated the Board needed to decide if they wished to hire an interim County Manager pending the interview and hiring of a new County Manager. He commented on the pool of people interested being better now than the last time.

Commissioner Ahern stated he was satisfied with interviewing the 3 people who were interested.

Commissioner Storter Long suggested advertising the position and setting a deadline for applications, as well as setting a date/time for interviews.

Commissioner Strenth suggested contacting former County Manager Paul Carlisle about coming back. He stated Mr. Carlisle had the experience and knew the job.

Attorney Pringle stated no follow up had been done with the 3 people that had shown an interest. He stated there may be others that were interested.

Vice Chairman Pryor suggested advertising the position for 2 weeks.

Chairman Stanley stated the Board needed to define the process and suggested allowing 30 days for advertising.

Commissioner Storter Long suggested the Board follow the usual process for interviewing candidates.

It was the consensus of the Board to advertise the position for 2 weeks.

There was a discussion regarding the price range for the position.

GLADES COUNTY COMMISSION – JULY 9, 2019 REGULAR MEETING

It was the consensus of the Board to set the base salary range at \$90,000.00 - \$125,000.00 plus benefits and to set July 22, 2019 as the deadline for applications.

Gabrielle Ibietatorremedia, Human Resources Director, stated she would run the advertisement through the newspapers and websites as she had done last time. She stated this would take no longer than 2 weeks. She stated the County now had an online tracking system for applications and the applicants would be able to attach their cover letters and resumes.

Commissioner Storter Long stated further direction could be given at the next night meeting.

ON MOTION of Commissioner Ahern seconded by Commissioner Strenth the Board directed staff to advertise the County Manager's position with a base salary range of \$90,000.00 - \$125,000.00 plus benefits; electronic application will be required; and set a deadline for application acceptance of July 22, 2019 at noon.

Attorney Pringle clarified that the electronic application would include submission of a cover letter and resume.

Chairman Stanley stated 2 of the interested applicants were present at today's meeting. He asked if either of them wished to address the Board.

June Fischer, resident of Glades County, stated she had served as the County Manager several years ago. She stated she had left in 1988 and had since held the office of Head Administrator in 3 other counties. She stated local government was her passion. She stated she thrived on the opportunity to assist counties to move forward in a positive direction. She stated she would be honored to help Glades County continue to move in a positive direction

Paul McGahee, resident of Glades County, stated this region was his passion. He stated he had worked with Glades Electric Cooperative for the past 13 year. He stated he had worked with the Economic Development Council efforts in Glades County and key accounts. He stated he had assembled teams and accomplished many things working together as a team. He stated he would be honored to be considered for the County Manager position and thanked the Board for its time.

CONSTITUTIONAL OFFICERS

There was no discussion.

COUNTY ATTORNEY

Attorney Pringle recognized the effort that staff had been doing during this interim time. He also recognized Susan BuChans, Community Development Director, for her efforts with the Planning Commission. He stated she had successfully concluded the case that was heard today after it had started out with possible litigation.

COUNTY MANAGER

Bob Jones, Interim County Manager, stated the County had to make all of its buildings ADA compliant in order to be CDBG compliant and to continue with the waste water grant. He stated he had given this project to Mr. Branch and he was in the process of going through the list of buildings to make sure each was in compliance. He stated a change order had been done to tile the bathroom floor in the amount of \$2,900.00 for the Muse Fire Department. He requested that the Board postpone the Annual Report until September. He stated he had received the generator for the Ortona Community Building and was getting a bid from Taylor Electric for installation. He stated the County had several vacancies and requested that he be given authority to replace these vacancies and to sign off on disciplinary actions.

It was the consensus of the Board to allow Bob Jones, Interim County Manger, to replace the vacancies and to sign off on disciplinary actions.

Mr. Jones stated Susan Whidden, Administrative Assistant, had sent out a list of possible dates for a joint meeting with Hendry County. He asked that the Commissioners respond with what date worked best for them.

Mrs. Whidden stated the only date Hendry County had available was the 18th. She stated she had requested more dates.

There was a brief discussion regarding the County being in compliance with the ICE facility.

Sheriff Hardin stated Senate Bill 168 mandated that the County Jail was responsible for holding those arrested for a 48 hour period prior to the inmate being turned over to the ICE facility. He stated the Sheriff's Department was in compliance with this Bill.

Mr. Jones stated he had recently spoken with James Parker, Department of Lands, regarding the Lost Trail project. He stated he had spoken with James Phillips, South Florida Water Management District, regarding the wetlands at the Business Park. He stated Mr. Phillips was very pleased with what the County had done with the wetlands. He stated he had suggested the mitigation of the wetlands and adding to the wetlands in the back. He stated Mr. Phillips seemed to be willing entertain this idea.

Chairman Stanley stated his only concern with this idea would be the costs.

Mr. Branch stated the deadline for compliance was August 1st. He stated he would do what he could to mow; however, the water level on the property was increasing every day. He asked the Board if Mr. Jones could sign on the purchase of a couple items for him.

Chairman Stanley stated as long as the items were budgeted Mr. Jones could sign off on them.

GLADES COUNTY COMMISSION – JULY 9, 2019 REGULAR MEETING

Sandra H. Brown, Clerk of Court, stated the County Manager's purchasing limit was \$15,000.00.

Mr. Branch stated the items were budgeted; however, the amounts were over \$15,000.00.

Commissioner Storter Long stated she understood that someone had expressed an interest in purchasing some of the lots in the Industrial Park. She asked if staff had heard anything of this.

Tracy Whirls, Executive Director – Glades County Economic Development Council, stated she was not entirely sure which project Commissioner Storter Long was referring to; however, the County had been approached more than 6 months ago about purchasing approximately 10 acres at the Business Park. She stated this project was contingent on a project with another company. She stated she would be meeting tomorrow with Larry Kahn, who was the Broker for Americas Gateway, regarding a client that was looking to relocate a manufacturing business from Miami. She stated this project would include construction of a 100,000 square foot building and 40 employees. She reminded the Board of the social that was scheduled at River Forest on Thursday at 5:30 p.m. and encouraged everyone to attend.

Attorney Pringle asked that the Board go back to the discussion regarding the Interim County Manager's spending authority. He stated he had clarified with Sandra H. Brown, Clerk of Court, and Tiffany Patterson, Finance Director, that the action the Board had taken at the last board meeting was to limit the Interim County Manager's spending authority to \$15,000.00 for budgeted items. He suggested that the Board add this item to the agenda for discussion.

Ms. Brown stated normally the County Manager's spending authority was \$50,000.00 for budgeted items.

ON MOTION of Commissioner Storter Long seconded by Vice Chairman Pryor the Board amended the agenda to include a discussion regarding the County Manager's Purchasing Authority.

Motion carried by 5 – 0 vote.

7. County Manager Purchasing Authority (added by amendment to the agenda)

ON MOTION of Commissioner Storter Long seconded by Commissioner Strenth the Board changed the purchasing authority for the Interim County Manager that was established in the prior meeting (6/24/2019) at \$15,000.00 to \$50,000.00 for budgeted items.

Motion carried by 5 – 0 vote.

GLADES COUNTY COMMISSION – JULY 9, 2019 REGULAR MEETING

Aletris Farnam, Glades County Supervisor of Elections, asked what the timeframe was for ADA compliance for County buildings.

Mr. Jones stated it would be a while.

Mrs. Farnam stated she had requested that the Public Works Department check the polling locations for ADA compliance.

PUBLIC INPUT ON NON-AGENDA ITEMS

Constance Lyle, resident of Muse, commented on public safety and the need to discuss the issue during the upcoming budget workshops.

Susan Whidden, Administrative Assistant, stated Oracle had completed the repairs on the elevator. She stated the County's website www.myglades.com was now ADA compliant. She thanked the Commissioners for looking out for the best interest of the County and Mr. Jones for bringing unity and team work back to the County.

COMMISSIONERS ITEMS AND COMMENTS

Commissioner Strenth stated he and Commissioner Ahern had toured the Moore Haven Canal with Congressman Stuebe, along with several others last Tuesday. He stated he believed the meeting had gone well and believed they would continue to seek funding for the project.

Commissioner Ahern commented on the tour of the Moore Haven Canal project. He commented on the code enforcement efforts that were being done in the Palmdale area. He stated there had been quite a bit of clean up around the old store area and the truck sales buildings up the road. He thanked Mrs. Hartseil for her efforts. He stated Glades Electric Cooperative had hosted a meeting last week with a firm regarding a visioning session to jump start the economy. He asked that the Board discuss this item further during the budget workshops. He stated the hotel project had been discussed at the previous meeting. He stated Attorney Pringle had been exceptionally busy with other projects lately. He stated he was not sure if the County was on target with the dates or not.

Attorney Pringle stated he was trying to adhere to the deadlines. He stated his target was to have the item for review at the day meeting in August.

Commissioner Ahern stated the population at the ICE facility continued to remain high. He stated the revenue for June amounted to \$1.6 million and was the highest to date. Commissioner Storter Long thanked staff for pitching in and working together. She stated she appreciated all the work Mr. Jones was doing. She stated the clean-up in Palmdale was very noticeable and asked Mrs. BuChans if Mrs. Taylor's zoning application was coming up for review.

Mrs. BuChans stated Mrs. Taylor had applied for a rezoning, special exception, and land use change. She explained that part of the application process was to have a title search

GLADES COUNTY COMMISSION – JULY 9, 2019 REGULAR MEETING

done. She stated it had been discovered that Mrs. Taylor did not have clear title to part of the property. She stated clear title was required to move forward with the application process. She stated Mrs. Taylor was proceeding with the rezoning and special exception process on the property that she did have clear title to. She stated the Planning & Zoning Commission had informed Mrs. Taylor that they would not hear her rezoning or special exception cases until she brought her property into compliance with the code enforcement issues. She stated Mrs. Taylor was currently working on bringing the property into compliance.

Commissioner Storter Long stated she had requested at a prior meeting that any entity that was in effect managing a County building provide a financial report. She stated Mrs. Whidden had mailed the letters requesting this information out. She explained how this request had come about. She stated some managers were charging more than others. She stated she wanted to know what the communities were doing with their buildings, how they were using them, how often were they renting them out, what they were charging, and how much revenue they were making. She stated this would include all County buildings.

There was a discussion regarding what information had been received in the County Manager's office.

Chairman Stanley asked Mrs. Whidden to continue to gather this information and provide it to the Board.

Vice Chairman Pryor asked what progress was being made regarding modular homes in the Port LaBelle Unit 102 area. He stated he wanted to make sure this matter was resolved at some point.

Mrs. BuChans stated she had received some information yesterday that would be presented to the Hendry County Board of County Commissioners regarding this matter. She stated she would be making some recommendations to the Planning Commission tonight.

Vice Chairman Pryor stated the staff reports he had been receiving from Mr. Jones and staff were outstanding. He stated he was glad to see Ms. Ibietatorremendia back to work. He stated this was one of the most productive meetings the Board had held in the 6 months.

Chairman Stanley stated the new plan for the Lake Okeechobee Watershed project was recently published and would remain open for comment for 45 days. He stated he did not see much change in the plan. He asked if Mr. Harvey was still pursuing his development in the Buckhead Ridge area.

Mrs. BuChans stated there had been a siting of a federally protected species on the site property which was causing delays in the project.

GLADES COUNTY COMMISSION – JULY 9, 2019 REGULAR MEETING

ADJOURN

ON MOTION of Vice Chairman Pryor seconded by Commissioner Ahern the Board adjourned the meeting.

Motion carried by 5 – 0 vote.

There being no further discussion, Chairman Stanley adjourned the meeting at 11:35 a.m.

Tim Stanley, Chairman

ATTEST:

Sandra H. Brown, Clerk of the Circuit Court

Approved: September 10, 2019

THESE MINUTES ARE NOT A VERBATIM RECORD. TAPES ARE AVAILABLE FOR ANYONE INTERESTED IN LISTENING TO THE ENTIRE MEETING.