

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

SCHEDULE 13D

Under the Securities Exchange Act of 1934

South Branch Valley Bancorp, Inc.

-----  
(Name of Issuer)

Common Stock, par value \$2.50  
-----

(Title of Class of Securities)

836730101  
(CUSIP Number)

H. Charles Maddy, III  
South Branch Valley Bancorp, Inc.  
  
P. O. Box 680  
Moorefield, WV 26836  
(304) 538-2353

Copy to: Sandra M. Murphy, Esquire  
Bowles Rice McDavid Graff & Love,  
P.L.L.C.  
P. O. Box 1386  
Charleston, WV 25325-1386  
(304) 347-1100  
-----

(Name, Address and Telephone Number of Person Authorized to Receive Notices  
and Communications)

June 17, 1997  
(Date of Event which Requires Filing of this Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition which is the subject of this Schedule 13D, and is filing this schedule because of Rule 13d-1(b)(3) or (4), check the following box. ☐.

Check the following box if a fee is being paid with the statement ☒. (A fee is not required only if the reporting person: (1) has a previous statement on file reporting beneficial ownership of more than five percent of the class of securities described in Item 1; and (2) has filed no amendment subsequent thereto reporting beneficial ownership of five percent or less of such class.) (See Rule 13d-7.)

1

SCHEDULE 13D

CUSIP No. 836730101 Page 1 of 7 Pages  
-----

2	John W. Crites		(a)	X
	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP.		(b)	_
3	SEC USE ONLY			
4	SOURCE OF FUNDS			
5	John W. Crites, PF			
	CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) or 2(E)			_
6	n/a			
	CITIZENSHIP OR PLACE OF ORGANIZATION			
	John W. Crites - United States			
	NUMBER OF SHARES	7	SOLE VOTING POWER	
			John W. Crites	- 51,205 (12.4%)
	BENEFICIALLY OWNED	8	SHARED VOTING POWER	
			John W. Crites	- 0 -
	BY EACH REPORTING PERSON	9	SOLE DISPOSITIVE POWER	
			John W. Crites	- 51,205 (12.4%)
	WITH	10	SHARED DISPOSITIVE POWER	
			John W. Crites	- 0
11	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON			
	111,393			
12	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES			-
13	n/a			
	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)			
14	27.0%			
	TYPE OF REPORTING PERSON			
	IN			

## SCHEDULE 13D

CUSIP No. 836730101 Page 2 of 7 Pages  
-----

- 1 NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Gary L. Hinkle

- 2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP. (a) ☒ (b) ☐

- 3 SEC USE ONLY

- 4 SOURCE OF FUNDS

Gary L. Hinkle, PF

- 5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO  
ITEMS 2(d) or 2(E) ☐

n/a

- 6 CITIZENSHIP OR PLACE OF ORGANIZATION

Gary L. Hinkle - United States

NUMBER OF SHARES	7	SOLE VOTING POWER	
		Gary L. Hinkle	- 12,297 - (3.0%)
BENEFICIALLY OWNED	8	SHARED VOTING POWER	
		Gary L. Hinkle	- 2,265 - (.6%)
BY EACH REPORTING PERSON	9	SOLE DISPOSITIVE POWER	
		Gary L. Hinkle	- 12,297 - (3.0%)
	10	SHARED DISPOSITIVE POWER	
WITH		Gary L. Hinkle	- 2,265 - (.6%)

- 11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

111,393

- 12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES ☐

n/a

- 13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

27.0%

- 14 TYPE OF REPORTING PERSON

IN

SCHEDULE 13D

CUSIP No. 836730101 Page 3 of 7 Pages  
-----

1 NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Jeffrey E. Hott  
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP. (a) ☒  
(b) ☐

3 SEC USE ONLY

4 SOURCE OF FUNDS

Jeffrey E. Hott, PF  
5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO  
ITEMS 2(d) or 2(E) ☐

n/a  
6 CITIZENSHIP OR PLACE OF ORGANIZATION

Jeffrey E. Hott - United States

NUMBER OF SHARES	7	SOLE VOTING POWER		
		Jeffrey E. Hott	-	4,530 (1.1%)
BENEFICIALLY OWNED	8	SHARED VOTING POWER		
		Jeffrey E. Hott	-	16,975 (4.1%)
BY EACH REPORTING PERSON	9	SOLE DISPOSITIVE POWER		
		Jeffrey E. Hott	-	4,530 (1.1%)
	10	SHARED DISPOSITIVE POWER		
WITH		Jeffrey E. Hott	-	16,975 (4.1%)

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

111,393

12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES ☐

n/a

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

27.0%

14 TYPE OF REPORTING PERSON

IN

SCHEDULE 13D

CUSIP No. 836730101  
-----

Page 4 of 7 Pages  
-----

1 NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Oscar M. Bean

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP. (a) ☒ (b) ☐

3 SEC USE ONLY

4 SOURCE OF FUNDS

Oscar M. Bean, PF

5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) or 2(E) ☐

n/a

6 CITIZENSHIP OR PLACE OF ORGANIZATION

Oscar M. Bean - United States

NUMBER OF 7 SOLE VOTING POWER  
SHARES

Oscar M. Bean - 7,441 (1.8%)

BENEFICIALLY 8 SHARED VOTING POWER  
OWNED

Oscar M. Bean - 1,833 - (.4%)

BY EACH 9 SOLE DISPOSITIVE POWER  
REPORTING PERSON

Oscar M. Bean - 7,441 (1.8%)

WITH 10 SHARED DISPOSITIVE POWER

Oscar M. Bean - 1,833 - (.4%)

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

111,393

12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES ☐

n/a

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

27.0%

14 TYPE OF REPORTING PERSON

IN

## SCHEDULE 13D

CUSIP No. 836730101 Page 5 of 7 Pages  
-----

1 NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Donald W. Biller

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP. (a) ☒ (b) ☐

3 SEC USE ONLY

4 SOURCE OF FUNDS

Donald W. Biller, PF

5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO  
ITEMS 2(d) or 2(E) ☐

n/a

6 CITIZENSHIP OR PLACE OF ORGANIZATION

Donald W. Biller - United States

NUMBER OF 7 SOLE VOTING POWER  
SHARES

Donald W. Biller - 6,626 (1.6%)

BENEFICIALLY 8 SHARED VOTING POWER  
OWNED

Donald W. Biller - 0 -

BY EACH 9 SOLE DISPOSITIVE POWER  
REPORTING PERSON

Donald W. Biller - 6,626 (1.6%)

10 SHARED DISPOSITIVE POWER

WITH

Donald W. Biller - 0 -

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

111,393

12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES ☐

n/a

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

27.0%

14 TYPE OF REPORTING PERSON

IN

## SCHEDULE 13D

CUSIP No. 836730101 Page 6 of 7 Pages  
-----

1 NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Thomas J. Hawse, III

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP. (a) ☒ (b) ☐

3 SEC USE ONLY

4 SOURCE OF FUNDS

Thomas J. Hawse, III, PF

5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) or 2(E) ☐

n/a

6 CITIZENSHIP OR PLACE OF ORGANIZATION

Thomas J. Hawse, III - United States

NUMBER OF 7 SOLE VOTING POWER  
SHARES

BENEFICIALLY 8 Thomas J. Hawse, III - 3,100 (.8%)  
OWNED SHARED VOTING POWER

BY EACH 9 Thomas J. Hawse, III - 0 -  
REPORTING PERSON SOLE DISPOSITIVE POWER

WITH 10 Thomas J. Hawse, III - 3,100 (.8%)  
SHARED DISPOSITIVE POWER

Thomas J. Hawse, III - 0 -

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

111,393

12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES ☐

n/a

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

27.0%

14 TYPE OF REPORTING PERSON

IN

SCHEDULE 13D

CUSIP No. 836730101  
-----

Page 7 of 7 Pages  
-----

1 NAME OF REPORTING PERSON  
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Mary Ann Ours

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP. (a) ☒ (b) ☐

3 SEC USE ONLY

4 SOURCE OF FUNDS

Mary Ann Ours, PF

5 CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) or 2(E) ☐

n/a

6 CITIZENSHIP OR PLACE OF ORGANIZATION

Mary Ann Ours - United States

NUMBER OF 7 SOLE VOTING POWER  
SHARES

Mary Ann Ours - 5,121 (1.2%)

BENEFICIALLY 8 SHARED VOTING POWER  
OWNED

Mary Ann Ours - 0 -

BY EACH 9 SOLE DISPOSITIVE POWER  
REPORTING PERSON

Mary Ann Ours - 5,121 (1.2%)

10 SHARED DISPOSITIVE POWER

WITH

Mary Ann Ours - 0 -

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

111,393

12 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES ☐

n/a

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)

27.0%

14 TYPE OF REPORTING PERSON

IN



Schedule 13D

ITEM 1. SECURITY AND ISSUER.

The class of equity securities to which this Statement relates is the Common Stock, par value \$2.50 per shares (the "Shares"), of South Branch Valley Bancorp, Inc., a West Virginia corporation (the "Company"), principal executive offices of which are located at 310 North Main St., Moorefield, West Virginia 26836.

ITEM 2. IDENTITY AND BACKGROUND.

The persons filing this statement are as follows:

Name & Address	Occupation	Citizenship
Oscar M. Bean P. O. Box 30 Moorefield, WV 26836	Senior Partner Bean & Bean, Attorneys at Law 118 Washington Street, Moorefield, WV 26836	United States
John W. Crites 46 Point Drive Petersburg, WV 26847	President, Allegheny Wood Products, Inc. P. O. Box 867 Petersburg, WV 26847  Partner, Allegheny Dimension, LLC HC83, Box 5 (wood products industry) Petersburg, WV 26847  Partner, JPC, LLC P. O. Box 867 (wood products industry) Petersburg, WV 26847  Partner, KJV Aviation, Inc. P. O. Box 867 (airplane charter service) Petersburg, WV 26847	United States
Gary L. Hinkle P. O. Box 65 Circleville, WV 26804	President, Hinkle Trucking, Inc. P. O. Box 65 (trucking company) Circleville, WV 26804  President, Dettinburn Transport, Inc. HC 59, Box 360 (trucking company) Petersburg, WV 26847  President, Mt. Storm Fuel Corporation P. O. Box 55 (fuel distributor) Circleville, WV 26804	United States

Jeffrey E. Hott HC 60, Box 27A Franklin, WV 26807	Vice President, Franklin Oil Company P. O. Box 517 (fuel distributor) distributor) Franklin, WV 26807	United States
	Vice President, E. E. Hott, Inc. P. O. Box 656 (real estate holding co.) Franklin, WV 26807	
	Vice President, Hott's Ag Services, Inc. P. O. Box 656 (retail agricultural sales) Franklin, WV 26807	
Thomas J. Hawse, III P. O. Box 602 Moorefield, WV 26836	President, Hawse Food Market, Inc. Rt. 220, North (retail grocery) Moorefield, WV 26836	United States
	Partner, Hawse Brothers	
Donald W. Biller HC 83, Box 30 Lost River, WV 26811	President, D. W. Biller, Inc. HC 83, Box 30 (farming operation) Lost River, WV 26811	United States
Mary Ann Ours P. O. Box 541 Moorefield, WV 26836	President, Ours Valley View Farms, Inc. P. O. Box 541 (poultry & beef operation) Moorefield, WV 26836	United States

During the past five years, none of the above-named persons has been convicted in a criminal proceeding (excluding traffic violations or similar misdemeanors). In addition, during the past five years, no such person has been a party to a civil proceeding of a judicial or administrative body of competent jurisdiction, and as a result of such proceeding, was or is subject to a judgment, decree or final order enjoining future violations of or prohibiting or mandating activities subject to Federal or state securities laws or finding any violation with respect to such laws.

ITEM 3. SOURCE AND AMOUNT OF FUNDS OR OTHER CONSIDERATION.

For each of the individuals reporting herein, the source of funds is personal funds of each reporting person. The amount of funds for each individual reporting herein is shown in the chart set forth in Item 4 hereof.

ITEM 4. PURPOSE OF TRANSACTION.

The purpose of the transaction reported herein is to permit the Company to purchase shares in a West Virginia state banking corporation. The Company executed a Stock Purchase Agreement dated as of February 7, 1997, with Fred L. Haddad, Karen L. Haddad, Larry Haddad, Susan Haddad, Lauren Haddad, Elizabeth Haddad and Paul White to purchase a total of 424,680 shares of the common stock of Capital State Bank, Inc. (the "Capital State Shares"), a state banking corporation located at 2402 Mountaineer Boulevard, South Charleston, West Virginia 25309. This acquisition was contingent upon the receipt by the Company of regulatory approvals from federal and state banking regulators. On June 17, 1997, the earliest consummation date possible following receipt of all regulatory approvals, the proposed acquisition was consummated. The source and amount of funds used in purchasing the Capital State Shares was (i) \$178,690.50 in funds currently available from the Company, (ii) a loan in an amount not to exceed \$3,000,000 from the Potomac Valley Bank, Petersburg, West Virginia and (iii) \$1,492,789.50 made available to South Branch as a result of the sale of authorized but unissued shares of the Company stock to the individuals reporting herein who are directors of the Company at a purchase price of \$43.50 per share. The directors who purchased Company Shares and the amount they purchased are as follows:

Director's Name	Number of Shares	Dollar Amount	Amount of Shares of Applicant Owned After Acquisition	
			Number	%
John W. Crites	25,300	\$1,100,550.00	51,205	12.4
Gary L. Hinkle	4,600	200,100.00	14,562	3.6
Jeffrey E. Hott	2,530	110,055.00	21,505	5.2
Oscar M. Bean	575	25,012.50	9,274	2.2
Donald W. Biller	506	22,011.00	6,626	1.6
Thomas J. Hawse, III	300	13,050.00	3,100	0.8
Mary Ann Ours	506	22,011.00	5,121	1.2
	-----	-----	-----	---
	34,317	\$1,492,789.50	111,393	27.0%
	=====	=====		====

The individuals reporting herein do not have any present plans or proposals which relate to or would result in: (i) the acquisition by any person of additional securities of the Company, or the disposition of securities of the Company; (ii) an extraordinary corporate transaction, such as a merger, reorganization or liquidation, involving the Company or any of its subsidiaries; (iii) a sale or transfer of a material amount of assets of the Company or any of its subsidiaries; (iv) any change in the present board of directors or management of the Company, including any plans or proposals to change the number or term of directors or to fill any existing vacancies on the board except to the extent future acquisitions by the Company would require such changes; (v) any material change in the present capitalization or dividend policy of the Company; (vi) any other material change in the Company's business or corporate structure; (viii) changes in the Company's charter, by-laws, or other instruments corresponding thereto or other actions which may impede the acquisition of control of the Company by any person; (viii) causing a class of securities of the Company to be delisted from a national securities exchange or to cease to be authorized to be quoted in an inter-dealer quotation system of a registered national securities association; (ix) a class of equity securities of the Company becoming eligible for termination of registration pursuant to Section 12(g)(4) of the Securities Exchange Act of 1934; or (x) any action similar to any of those enumerated above.

ITEM 5. INTEREST IN SECURITIES OF THE ISSUER.

- a. The following individuals beneficially own shares of the Company in the amounts shown.

Name	Number of Shares	Percent
----	-----	-----
John W. Crites	51,205	12.4%
Gary L. Hinkle	14,562	3.6%
Jeffrey E. Hott	21,505	5.2%
Oscar M. Bean	9,274	2.2%
Donald W. Biller	6,626	1.6%
Thomas J. Hawse, III	3,100	0.8%
Mary Ann Ours	5,121	1.2%
	-----	-----
	111,393	27.0%

For purposes of this Schedule 13D, each member of the group acknowledges beneficial ownership of a total of 111,348 Shares. Members of the group

acknowledge that because of their agreement to purchase privately placed shares of the Company to assist the Company in acquiring the Capital State Shares, they are each technically deemed to be the beneficial owners of all equity securities owned by the entire group as provided in Rule 13d-5(b)(1).

- b. Each of the individuals listed above has the power to vote and dispose of the shares listed as follows:

Name	Sole Voting	Shared Voting	Sole Dispositive	Shared Dispositive
-----	-----	-----	-----	-----
John W. Crites	51,205	0	51,205	0
Gary L. Hinkle	12,297	2,265	12,297	2,265
Jeffrey E. Hott	4,530	16,975	4,530	16,975
Oscar M. B	7,441	1,833	7,441	1,833
Donald W. Biller	6,626	0	6,626	0
Thomas J. Hawse,	3,100	0	3,100	0
Mary Ann Ours	5,121	0	5,121	0

- c. The individuals reporting herein purchased the following shares on June 17, 1997 in connection with the acquisition by the Company of the Capital State Shares.

Name	Number of Shares	Price per Unit
----	-----	-----
John W. Crites	25,300	\$43.50
Gary L. Hinkle	4,600	\$43.50
Jeffrey E. Hott	2,530	\$43.50
Oscar M. Bean	575	\$43.50
Donald W. Biller	506	\$43.50
Thomas J. Hawse, III	300	\$43.50
Mary Ann Ours	506	\$43.50
	-----	
	34,317	

- d. n/a
- e. n/a

ITEM 6. CONTRACTS, ARRANGEMENTS, UNDERSTANDINGS OR RELATIONSHIPS WITH  
RESPECT TO SECURITIES OF THE ISSUER.

There are no contracts, arrangements, understandings or relationships among the persons reporting herein any other person with respect to any securities of the Company, other than the agreement of each person reporting herein to purchase Shares in order to facilitate the acquisition by the Company of the Capital State Shares.

ITEM 7. MATERIAL TO BE FILED AS EXHIBITS.

1. Written Agreement relating to the filing of a joint acquisition statement on Schedule 13D.

SIGNATURE TO SCHEDULE 13D

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: June 27, 1997.

JOHN W. CRITES

By SOUTH BRANCH VALLEY BANCORP, INC.  
Attorney-in-Fact for John W. Crites

By: /s/ H. C. Maddy, III

-----  
H. C. Maddy, III  
Its: President

/s/ Gary L. Hinkle

-----  
GARY L. HINKLE

/s/ Jeffrey E. Hott

-----  
JEFFREY E. HOTT

/s/ Oscar M. Bean

-----  
OSCAR M. BEAN

/s/ Donald W. Biller

-----  
DONALD W. BILLER

THOMAS J. HAWSE, III

By SOUTH BRANCH VALLEY BANCORP, INC.  
Attorney-in-Fact for Thomas J. Hawse, III

By: /s/ H. C. Maddy, III

-----  
H. C. Maddy, III  
Its: President

/s/ Mary Ann Ours

-----  
MARY ANN OURS

AGREEMENT TO FILE JOINT SCHEDULE 13-D

This Agreement is made and entered into as of this 27th day of June, 1997, by and among John W. Crites, Gary L. Hinkle, Jeffrey E. Hott, Oscar M. Bean, Donald W. Biller, Thomas J. Hawse, III and Mary Ann Ours ("Purchasing Shareholders");

WHEREAS, the Purchasing Shareholders agree to purchase authorized by unissued shares of South Branch Valley Bancorp, Inc. ("South Branch") stock to facilitate the acquisition by South Branch of 424,680 shares of Capital State Bank, Inc.;

WHEREAS, under federal securities laws the Purchasing Shareholders are required to file a Schedule 13D with the Securities and Exchange Commission; and

WHEREAS, whenever two or more persons are required to file a statement containing the information required by Schedule 13D and any amendments thereto, only one statement need be filed provided that such statement identifies all such persons and includes their agreement in writing that such a statement be filed on behalf of each of them.

NOW, THEREFORE, the Purchasing Shareholders hereby agree as follows:

1. Agreement to file Joint Schedule 13D. The Purchasing Shareholders agree that for ease of filing and their convenience, that a single joint Schedule 13D and any amendments thereto be filed on their behalf with the Securities and Exchange Commission.

2. Counterparts. This Agreement may be executed in one or more original counterparts with each when signed construed together shall constitute an original.



JOHN W. CRITES

By SOUTH BRANCH VALLEY BANCORP, INC.  
Attorney-in-Fact for John W. Crites

By:

-----

Its: H. C. Maddy, III  
President

-----

GARY L. HINKLE

-----

JEFFREY E. HOTT

-----

OSCAR M. BEAN

-----

DONALD W. BILLER

THOMAS J. HAWSE, III

By SOUTH BRANCH VALLEY BANCORP, INC.  
Attorney-in-Fact for Thomas J. Hawse, III

By:

-----

Its: H. C. Maddy, III  
President

-----

MARY ANN OURS