

FARMER'S INSTITUTE
2014 Strategic Planning Session
DRAFT REPORT

INTRODUCTION

Farmer's Institute board and regular members met for a $\frac{3}{4}$ day strategic planning workshop on Sunday, February 9, 2014. The purpose of the session was to allow members to "put forth their ideas for the future direction and priorities of the Farmer's Institute." (Alan Rebane letter, February 7, 2014-see appendix A).

Materials and information generated at the last strategic planning session in 2011 laid the groundwork for further developing the vision, values and goals for the organization in the 2014 planning session, and to generate new ideas from new and existing/long-term members. In addition, members expressed interest in revitalizing existing short, medium and long-term goals, or creating new ones that will provide ongoing direction to the organization in the future.

Approximately 15 members were in attendance.

STRATEGY

There were two options for proceeding with a new strategic planning session facilitation. One was to review the outcomes of the 2011 strategic planning session compared to the list of desired accomplishments. The other was to take a fresh look at the vision, values and goals of the institute given a recent change in the composition of the board of directors. It was agreed that the 2014 session would build on the work already done at the 2011 session, and layer in any new goals or directions at the same time.

The full 2011 strategic planning session summary and detail is presented in Appendix 4.

The essential groundwork laid at the 2011 strategic planning session included the definition of a mission statement, vision statement, current activity assessment, and a list of goals.

MISSION:

The Farmer's Institute is a non-profit society *working to advance farming* in the Powell River Regional District.

VISION:

Growing a diverse farming community.

GOALS:

Listed in seven categories:

1. Promote Youth Participation, Education, Training
2. Work with Governmental/Related Groups

GOALS (cont'd)

3. Increase Active Membership
4. Improve Internal Communications/Networking
5. Increase numbers of farms and farmers
6. Enhance Marketing and Distribution
7. Increase Capacity of Farms, Infrastructure, Agriculture
8. Sustainability/Environment/Diversity

See Appendix 4 for a complete list of sub-goals under each of these categories.

The 2014 strategic planning used this foundation as a jumping-off point.

SESSION OBJECTIVES – 2014 Strategic Planning Session

The group began the day with the identification of expectations for the session. The purpose of this exercise was two-fold: help the planning session facilitator know what issues were important to the group so they could be discussed in the session, and, and to help the other participants hear (and hopefully understand) the general concerns of other members.

The following objectives were expressed by members of the group.

- Have fun.
- Identify one BHAG (Big, Hairy, Audacious Goal) for the institution.
- Clear priorities – for FI's activities in the next year/few years.
- Concrete projects to work on.
- Better understanding between participants.
- Stay awake; stay engaged.
- Arrive at some new and progressive ideas that will revitalize the FI and make the institution more valuable to productive farmers.
- To make the institution meetings a place where farmers want to be.
- Become more familiar with the process in regards to the farming community in Powell River.
- To learn what others are doing and how to make our alliances stronger.
- Find out what other members want to commit their energies to.
- How can we support local farmers to be sustainable and profitable?
- To form a Farmer's Institute that people would like to become members of.
- Generate ideas for how to recruit and engage more members.
- To arrive at a mutually agreed direction for the future of the Powell River Farmer's Institute.
- Renewed focus for working groups/committees.
- Establish agenda for starting seed bank.
- Discuss seed security.
- Discuss availability of land to lease.
- Create a seed bank with core seeds essential to food growing in the region – not necessarily produced here, but working towards that goal.

BRAINSTORMING PRINCIPLES

A handout on the principles of brainstorming was handed out, and we discussed as a group the importance of focusing on quantity and withholding criticism as a fundamental part of generating new and innovative ideas, and encouraging free and full participation from members (see Appendix B).

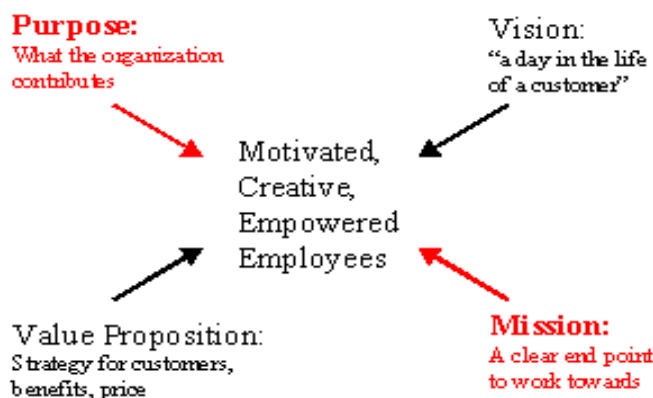
To illustrate this point, several unique and brilliant ideas came out of the planning session – among them the idea of building capacity by linking complementary activities in a full, value-added, holistic model or system, and having a “niche-market” focus. The idea of using social media to engage members and reach out to the external community/audience reflects the viewpoint of new, more youthful members who belong to the generation who uses technology exclusively. A desire to build a database of resources connected to farming was one another more forward-thinking idea offered by a younger member.

Members should remind themselves to continue to use the principles of brainstorming anytime in the future when layering in additional pieces to the strategic plan, such as developing strategies to meet the identified goals, discussed later in this report. This will encourage open sharing of ideas, and continue to build trust within the organization.

KEY COMPONENTS OF A STRATEGIC PLAN:

PURPOSE

There are several key components of a strategic plan, as well as many approaches to strategic planning. Basically, it all boils down to this (where the term employees is substituted for members and the term customers is substituted for members, external constituencies or the general public):



Source: *Compelling Business Plans that Work* url: <http://growthconnection.com/mission-statements/>

PURPOSE (continued)

The first step in the 2014 strategic planning involved reviewing the purpose of the organization to ensure that there was general agreement about why members belong to the organization.

The purpose of an organization is defined as “a fundamental set of reasons for the organization’s existence” – what they want to contribute to the external world. It is continually pursued (i.e. never fully achieved) broad, inspirational, (strikes a basic chord with the members), and provides clear sense of direction for the organization.

The purpose statement outlined in the Farmer’s Institute by-laws gives a clue to the purpose of your organization, and agreement on these statements indicates a high level of alignment with and between members. Four primary purposes are expressed in the Farmer’s Institute by-laws.

1. To improve conditions of rural life so that the settlement may be permanent and prosperous.
2. To promote the theory and practice of agriculture by lectures, essays, circulation of information and other informational methods and to stimulate interest by exhibitions, prizes and other means.
3. To arrange on behalf of it’s members for the purchase distribution or sale of commodities, supplies, or products and generally act on their behalf on all matters instrumental to agricultural pursuits.
4. To promote social intercourse, mutual helpfulness and the diffusion of knowledge, and to make new settlers welcome. The funds of the institute shall be devoted solely to the promotion of these objectives.

A brief discussion revealed that the purpose expressed in the by-laws, although reflecting those typical of farm institutes back to the 1960’s, also reflects the essential purpose of the Farmer’s Institute today. Strong agreement and alignment with the purpose suggests that members attend and belong to the organization for the same reasons, which will go a long way toward ensuring you have the momentum required to achieve specific goals and maintaining stability in the membership.

VISION

During the 2011 strategic planning session, The Farmer’s Institute identified a vision of “**growing a diverse farming community**”. In the 2014 session, members took the opportunity to expand this vision further, by asking themselves to further define two essential parts of an organizational vision: **core ideology** and **envisioned future**.

Participants broke into two groups to discuss these components of vision.

Core Ideology

The core ideology pertains to the part of the organizational vision that does not change; it is a statement of what the Farmer's Institute stands for and why they exist – it has to be authentic, arrived at by looking within the organization, and passionately held on a gut level to people *inside* the organization.

The group defined the core ideology of the Farmer's Institute as follows.

The Farmer's Institute (FI) exists for the **Promotion of Agriculture Farming – “Do It & Improve It”**

The FI exists to **support new and younger farmers**

The FI exists **to support new endeavors** – through Seedy Saturday, etc.

A **Food Security/Seed Security** focus is a constant

The FI exists to **provide community support** (i.e. urban farming/education/”Hens in the Hood”)

The group exists to educate the general public about the **importance of our food supply**, and the importance of the Farmer's Institute

Growing and improving **alliances with other agricultural associations**

These core ideology statements reflect a basic interest in the promotion of agriculture and agricultural knowledge, reflecting a concern over the erosion of agriculture knowledge and activity in our current culture. It also acknowledges a key role in ensuring the security of seed and food supply as an outgrowth of the detrimental effects of genetically modified organisms in the food chain. The statements above represent the part of the Farmer's Institute vision that never changes. Holding to these ideological statements will ensure stability of the society into the future.

Envisioned Future

The envisioned future component of vision is the part that changes in response to market conditions, economic conditions, membership, laws and politics. This is the part of the vision that encompasses dreams, hopes and aspirations for the organization.

The group discussed the idea of the 10-30 year “Big, Hairy, Audacious Goal” that could apply to the organization, and agreed on the following.

1. **Survive**, and be **profitable**.
2. Powell River to be **exempt from all marketing bodies** due to its isolation factor
Make **local farm food available in local institutions** (schools, hospitals)
3. **Supply 95% of local demand** for food
4. **Everybody has a farm**
5. **Healthy people, healthy community** – PR people live longer because we grow our own food
6. Become a **role model for other communities** on being self-sustaining

Envisioned Future (cont'd)

Members should spend further time discussing these visions, with a view towards adopting one of above goals as a slogan that describes the essence of the Farmer's Institute.

The phrase “**Everybody Has a Farm**”, for example, is descriptive, broad, and visionary. It also conveys a passion and a vision that can be used on society letterhead and in future marketing /promotional materials. Choosing one envisioned future statement the 10-30 year goal will infuse the membership with new passion, and create some forward momentum to enable more goals to be achieved, and draw new energy into the organization.

Values

Missing from the 2011 strategic plan is a values element. Values are the organization's essential and enduring tenets, a small set of timeless guiding principles that require no external justification; they have intrinsic value and importance to those inside the organization. Values can be used to solve problems and disagreements within a board or membership, and also to reflect out to the world at large the beliefs, or tenets, of the Farmer's Institute.

The group went through an exercise to identify their common values, and also a ranking exercise to establish some priorities. They coalesced rather consistently around five key values.

1. **Integrity and integration** (13 votes) –
The quality of being honest and having strong moral principles and moral uprightness. The state of being whole and undivided and sound or unimpaired is implied in the idea of integration.
2. **Stewardship/caretaking** – flesh out (12 votes)
The responsible overseeing and protection of something considered worth caring for and preserving. The position and duties of a steward, a person/organization who acts as the surrogate of another.
3. **Sharing** – information, experience, goods, services, moral support (11 votes)
To have a share or part or take part in something, to divide, apportion or receive equally, to use, participate in, enjoy, receive, etc.
4. **Education** (10 votes)
The act or process of imparting or acquiring general knowledge, developing the powers or reasoning and judgment, and generally of preparing oneself or others intellectually for mature life. The act of process of imparting or acquiring particular knowledge or skills. The result produced by instruction, training or study.
5. **Optimism** (8 votes)
A disposition or tendency to look on the more favorable side of events or conditions and to expect the most favorable outcome. The belief that good ultimately predominates over evil in the world. The belief that goodness pervades reality.

Values (cont'd)

Other values included in the discussion, but not as highly rated, included adaptability (5), honor (5), pride/respect for the organization (5), self-preservation – of the organization (4), excellence (3), and love (1).

The group spent some time talking about these values, and were encouraged to refer back to these values in dealing with issues either external or internal to the organization.

GOALS

In discussion with the group in attendance at the 2014 Strategic Planning session, members reported that some of the goals of the group were achieved, and that some were not. There was some sentiment that the reason many goals were not achieved because of “member burnout”. Expressed another way, it was stated that a few people work on projects over and over, which limits the number of volunteer hours available to work on existing projects.

There were various degrees of agreement or disagreement about whether this accurately describes the state of affairs at the Farmer’s Institute. What matters in the discussion, however, is not what has happened in the past, but what the institute can do to re-energize members to work on future projects. Having organizational goals that people feel passionate about is one way to build volunteer energy around projects.

Another potential answer to the problem of having too many goals and not enough people, is to restrict, or minimize, the number of goals an organization is working on at any one time. This allows the organization to be realistic about the time that can be committed by existing members, until the membership can be built up enough to allow sufficient capacity to accomplish more and broader goals.

In the 2014 strategic planning session, members discussed a relatively short list of personal/institute goals:

- Seedy Saturday-recruit/maintain event and activities
- Seed Bank
- Cooperative Buying
- Education/Workshops
- Fundraising
- Cooperative Value-Added - Growing, Marketing/Processing
- Land Inventory – access to more land – objective, grow more feed
- Social media/Marketing (part of value added)

When the group ranked the above list, the following priorities emerged.

SHORT-MEDIUM TERM GOALS

1. Develop Seed Bank – present to 24 month timeframe (13 votes)
2. Speakers/workshops (10 votes)

SHORT-MEDIUM TERM GOALS (continued)

3. Cooperative Buying (Inputs) (9 votes)
4. Communications/website (2 votes)
5. Fundraising to support budget (1 vote)
6. Cooperative/value added/processing/marketing (1 vote)

LONG-TERM GOALS

1. Grow Our Own Feed

The prioritization exercise again showed considerable alignment among members, which can be used to your advantage to narrow your focus and deploy scarce member resources to a smaller number of agreed-upon projects.

The facilitator encouraged the group to focus on a shorter list of goals, get some quick success, and use the momentum gained to layer more goals onto the list. Focusing on building and sustaining the core of the organization and then layering additional goals as you add new members is key to ensuring continued involvement in the organization.

COMPARISON OF 2014 TO 2011 FARMER'S INSTITUTE GOALS

As shown in the schedule below, 2011 and 2014 goals are highly aligned in the areas of youth participation, education and training, improving internal communications and networking, increasing capacity and sustainability. This is a strong indicator of goals that might be addressed first with optimal success, and quickly achieved. (Checking in with these goals periodically is recommended to determine continued interest in the goal and progress toward the goal.)

The following chart compares the individual categories and goals from the 2011 and 2014 planning sessions.

	GOAL 2011	GOAL 2014
Promote Youth Participation, Education, Training	<ul style="list-style-type: none">• Seedy Saturday• 4-H - Support agricultural aspects• Workshops and Seminars• Library of educational media• Encourage Small Farm Development and other CreditCourses – VIU, SD47• Agricultural Scholarship• Farm Tours• Fall Fair• Animal Cam	<ul style="list-style-type: none">• Seedy Saturday (continue the success of)• Cooperative Buying

	GOAL 2011	GOAL 2014
Work with Governmental/Related Groups	<ul style="list-style-type: none"> • Meat regs group, relations with BCSPCA, Meat Regs Group (members selected by FI directors) • Relations with BCSPCA • Regional District Agricultural Advisory Committee • Regional Agricultural Plan • Environmental Farm Plan • PRREDS • Farm Credit Corp and financial/loan programs • Farm Labour Issues 	
Increase Active Membership	<ul style="list-style-type: none"> • All members select a committee to Participate In • Personal Contact / Outreach • Informative Advertisements • Develop stories for the press and media • Facebook and other social media • Member info. and follow-up committee; • Members Directory; Mailing and phone list 	
Improve Internal Communications and Networking	<ul style="list-style-type: none"> • Festivals/Celebrations • Website • Farm Field Day • Reorganize meeting structure • Speakers/Films for meetings • Agricultural Resource Database • Trade/barter/sell and Discussion email list 	<ul style="list-style-type: none"> • Develop Seed Bank • Speakers/Workshops
Increase numbers of farms and farmers	<ul style="list-style-type: none"> • Festivals/Celebrations • Website • Farm Field Day • Reorganize meeting structure • Speakers/Films for meetings • Agricultural Resource Database • Trade/barter/sell and Discussion email list 	

	GOAL 2011	GOAL 2014
Enhance Marketing and Distribution	<ul style="list-style-type: none"> • Activities and Projects • Farmer Friendly Markets (in-town, community) • Farm/Food Product Guide • Local Branding 	
Increase Capacity of Farms, Infrastructure, Agriculture	<ul style="list-style-type: none"> • Equipment Pool • Community Pasture and Forage • Artificial Insemination • Seed Bank • Community Forage 	<ul style="list-style-type: none"> • Cooperative buying (inputs)
Sustainability/Environment/Diversity	<ul style="list-style-type: none"> • Seedy Saturday • Environmental Farm Plan • Rotational and Other Soil Conservation Measures 	<ul style="list-style-type: none"> • Seedy Saturday (continue the success of) • Grow your own feed
Building Capacity of Organization		<ul style="list-style-type: none"> • Fundraising to support budget • Profitability • Agricultural grounds improvements

Future strategic planning sessions, board or member meetings could be used to define strategies for meeting the stated goals, which can be implemented as initiatives to generate actual, measurable results. For example, you could discuss one strategy per board meeting, starting with the highest priority item, Develop a Seed Bank, and talk about what steps the organization might take to achieve this goal within the 24-month timeframe.

SUMMARY-Next Steps

Appendix 7 shows the summary mission, purpose, vision and values of the Farmer's Institute. It also shows a list of desired goals, with the highest priority goals reflected under major categories.

The next step is to define objectives and strategies related to each goal, in consultation with the board and general membership. There are a variety of ways this might happen, including doing another group planning session, or assigning small groups to brainstorm individual goals, strategies, objectives and timelines and bringing them back to the larger group.

Once these tasks are completed and members are given a chance to provide input on the vision, values and goals statements, you can formalize the entire plan in a written narrative

(using the work done in both 2011 and 2014), or leave it in the summary template form shown in Appendix 7.

The report on the 2014 strategic planning session belongs to the Farmer's Institute. To the extent that the FI board or membership does not agree with any of the statements included herein, feel free to change, edit or remove them. Please consider this strategic plan report and any future strategic plan to be a "living, breathing" document, a reflection of the Farmer's Institute as a whole. Update the plan as needed. Consider appointing a member whose sole responsibility is to make sure the strategic plan stays current and relevant. Most importantly, have fun with it!

APPENDIX 1- 2014 STRATEGIC PLANNING RFP

Powell River Farmers' Institute
Strategic Planning (Winter 2013)
Request for Proposals

Background

In early 2011, the Powell River Farmers' Institute collaborated with the Powell River Regional Economic Development Society (PRREDS) and the Powell River Regional District (PRRD) to develop an economic plan for agriculture in the region: the "Economic Development Plan for Agriculture" (EDPA). After the plan was completed, the Farmers' Institute did a round of strategic planning to refine its vision, mission, and goals, and to determine its priorities in the near term and long term.

Three years have passed since that initial round of strategic planning, and the Farmers' Institute is looking to reassess the outcomes of the past three years, revisit its vision, mission, and goals, and to re-establish new priority areas for future work.

Description and scope of work

This one-day event will take place in or around Powell River. Participants will be members of the Farmers' Institute. We expect that 20-30 people will take part. We are planning for a six-hour day: a morning session lasting three hours and an afternoon session lasting two hours. There will be a one-hour working lunch on site, with the Institute providing food for participants.

Among the elements that this round of strategic planning might consist of are:

- Review of the EDPA and of the outcomes of the 2011 round of strategic planning;
- Development of a near-term (one to two years) and a medium-term (five-year) vision;
- Review of accomplishments since 2011;
- Review of current work areas and priorities with an eye to revising these in light of changing circumstances in the region;
- Development of a list of priorities and objectives for the next five years of work;
- Assignment of Institute members to working groups and work areas, so that the work plan matches the priorities of the Institute;
- Generally, a renewed sense of collective vision and enthusiasm.

We expect that the facilitator will have taken time to familiarize herself/himself with the EDPA and with the results of the 2011 round of strategic planning to prepare for this session.

Budget

The Farmers' Institute has budgeted \$1000 for the facilitation work. This is intended to cover the six contact hours as well as sufficient advance preparation and collation and presentation of the results in a simple and useable format to guide future work.

Proposal

If you are interested in providing this strategic planning session please submit a one-page proposal, being sure to include a description of your proposed agenda for the day, including times needed for particular areas of work.

Please send your proposal to admin@prfarmers.ca no later than October 20, 2013.

Thank you in advance for your interest in contributing to our event.

APPENDIX 2 – LETTER TO MEMBERS FROM ALAN REBANE, PRESIDENT

President's Letter to the Farmers' Institute Members.
January 29, 2014

Dear Farmers' Institute members,

Although I have a lot of ideas I feel it would be best for the members to put forth their ideas for the future direction and priorities of the Farmers' Institute.

One of the opportunities for that is on February 9, when the Farmer's Institute will host a very important strategic planning session. From 10 AM to 3 PM that session will give our members an opportunity to tell me and the board what they would like to see.

I personally would like to have our board meetings take responsibility for more of the basic decisions, and present them to the membership, so that the general meetings can be less bureaucracy and instead become an exchange of information and brainstorming session for ideas that would help the farming community more (i.e. more options for collaborating for fertilizer, seed, GMO-free feed, hay, livestock, transportation options for our commodities, lowering costs, greater educational opportunities, and marketing product etc)

For example, I understand that there are constrained to buying high-priced feed from the Lower Mainland Especially organics . Further, marketing our products is another topic. I also know that there has been interest in bringing in some speakers that could speak to common interests we hold. These topics are great for open discussion, and are what I want to provide opportunity for at meetings. This is what the Farmers Institute bylaws and mandate encourage.

We need to stimulate food and agriculture production to the extent that the region is capable of and desiring. Let's make the Farmers Institute that lead organization.

We need the Farmers' Institute to collaborate for the advancement of agricultural production, as the group was founded and designed to do. I believe if we can pull together, we can do everything and more to meet the demands of stronger agriculture and increased local food product for Powell River.

I also would like to take this opportunity to thank Our new executive for volunteering their time. Kathy Hodgins Vice president, Cindy Demeester Secretary, Kevin Wilson Treasurer, Lisa Daniels Board-member, Helena Bird Board-member,

Please reflect on these opinions and consider your role in the strategic planning session. I encourage you all to attend, but failing that, please submit your ideas, critiques and suggestions to me by email by February 8th at the latest.

Sincerely

Alan Rebane

APPENDIX 3 – PRINCIPLES OF BRAINSTORMING

Osborn claimed that two principles contribute to "ideative efficacy," these being :

1. Defer judgment,
2. Reach for quantity.

Following these two principles were his four general rules of brainstorming, established with intention to :

- reduce social inhibitions among group members,
 - stimulate idea generation
 - increase overall creativity of the group.
1. **Focus on quantity:** This rule is a means of enhancing divergent production, aiming to facilitate problem solving through the maxim *quantity breeds quality*. The assumption is that the greater the number of ideas generated, the greater the chance of producing a radical and effective solution.
 2. **Withhold criticism:** In brainstorming, criticism of ideas generated should be put 'on hold'. Instead, participants should focus on extending or adding to ideas, reserving criticism for a later 'critical stage' of the process. By suspending judgment, participants will feel free to generate unusual ideas.
 3. **Welcome unusual ideas:** To get a good and long list of ideas, unusual ideas are welcomed. They can be generated by looking from new perspectives and suspending assumptions. These new ways of thinking may provide better solutions.
 4. **Combine and improve ideas:** Good ideas may be combined to form a single better good idea, as suggested by the slogan "1+1=3". It is believed to stimulate the building of ideas by a process of association.^[3]

Source: Wikipedia – accessed 2/8/14

APPENDIX 4 - 2011 STRATEGIC PLANNING SESSION DOCUMENTS

- see Appendix4StrategicPlanningSUMMARY2011.pdf

see Appendix4SStrategicPlanning2011.pdf

APPENDIX - 5 – IDEAS TO GET STARTED QUICKLY/BUILD MOMENTUM

1. Ask the two newest members to head committees on areas of their choice, within the range of goals defined above. Have them report on progress at member meetings.
2. Pare one goal down to a “mini” or pilot project that can be started right away, and tested to determine future success.
3. Brainstorm objectives and strategies list at next member meeting.
4. Hold conversation to distill the four purpose statements into a one or two sentence statement that quickly and clearly conveys how the organization fills basic human need, and is both meaningful and inspirational to people inside the organization (e.g. “The Farmer’s Institute exists to challenge the existing agricultural/farming paradigm as a critical link to achieving sustainability in our rural community”, or “The Farmer’s Institute is the voice of advocacy and works tirelessly to achieve a return to sustainable farming and agriculture in our rural and urban communities.”
5. Develop a marketing and communications initiative that is informed by the strategic plan, and helps build a connection among members and connects external citizens to the society. One small pilot project could start the initiative-then build from there.
6. Meet once monthly, and have agenda of topics that can be covered at each meeting.
7. Finalize strategies and objectives and timelines, then formalize results of 2011/2014 strategic planning sessions into plan.
8. Post draft strategic plan to the FI facebook page and encourage feedback/discussion.
9. Invite a member a month from other local or agricultural societies to encourage collaboration.
10. Research the idea of a “spending rate” to enhance FI operating budget, then decide what pilot or other initiative could be funded.

APPENDIX 6 – FEEDBACK FROM MEMBERS NOT AT 2/9/14 STRATEGIC PLANNING SESSION

1. some of the business could be taken care at the board level, leaving more time at the meetings for other interaction between the members.
2. help newcomers with information related to farming and gardening.
3. see time set aside at each meeting for learning opportunities, these could vary from guest speaker, Q&A session; on a meeting to meeting basis.
4. encourage more young farmers to join and share their experiences as well.
5. promote opportunity to do collaborative purchases whether it be group insurance, to access to lower priced, better quality not to mention more readily available feed.
6. help small farmers distribute their food
7. have groups come to our meetings (such as when Sun Coast Grown came) and encouraging more follow up with them
8. find a way we can promote and distribute our products

APPENDIX 7 – SUMMARY TEMPLATE – PURPOSE, VISION, VALUES, GOALS

- See StratPlgFISummaryAppx7.doc