CITY OF MOUNT HOLLY
MOUNT HOLLY CITY COUNCIL MEETING
Monday, February 11, 2008
Mount Holly City Hall
7:00 pm

Call to Order
Mayor Robert Whitt called the meeting to order at 7:00 pm. The following were present:

Mayor Robert Whitt	Eric Davis, City Manager
Mayor Pro-Tem David Moore	Jamie Guffey, Assistant City Manager
Councilman Jerry Bishop	Danny Jackson, Assistant City Manager
Councilman Frank McLean	David Belk, Police Chief
Councilman Perry Toomey	Dale Oplinger, Fire Chief
Councilwoman Carolyn Breyare	Kemp Michael, City Attorney
Councilman Bennie Brookshire	Greg Beal, Planner
	James Friday, Director of Utilities

Call to Order
Mayor Whitt called the meeting to order at 7:00 pm

Invocation
Reverend Jeff Bost, Westview Presbyterian Church, gave the invocation.

Pledge of Allegiance
Weeblos Cub Scout Troop of Scout Troop 59 of the First United Methodist Church in Mount Holly led attendees in the Pledge of Alliance.

Mayor Whitt stated that before the agenda is set this evening, he would like to remind the audience members that if they wished to speak before Council during the Public Comment period, that they are invited to do so and to please sign up on the Sign up Sheets placed on Council Chamber's door.

Set the Agenda
Mayor Whitt asked Council for any changes or amendments to the Agenda. There were none from Council. Mayor Whitt asked that Item 4, *Approval of Engineering Contract with Pease & Associates for Water Treatment Options Review*, be taken off the Consent Agenda and placed under **Old Business** as the only item. There was no objection.

Motion: Councilman Moore made a motion to approve the Agenda as presented. Councilman Bishop seconded the motion and the motion carried unanimously.

<u>AGENDA</u>

CONSENT AGENDA

Mayor Whitt stated that the Consent Agenda Items are as follows:

1. To accept Audit Report (FY 06-07) from Collis & Associates
2. To accept Gateway Corridor Plans and Design Guidelines for Downtown and Beatty Dr.
3. To approve location and size of elevated water storage tank
4. Recreation Department appropriate $4,300.00 for supplies.

Mayor Whitt entertained a motion to approve the Consent Agenda as amended.

Motion: Councilman Moore made a motion to approve the Consent Agenda as amended with Councilman McLean seconding the motion. The motion passed unanimously.

MINUTES

Mayor Whitt asked Council for any changes, additions, or corrections to the minutes of the January 14, 2008 City Council Meeting and to the minutes of January 28, 2008 Council Work Session.

Councilman Toomey pointed out that in the January 28, 2008 Council Work Session minutes, page 9, 4th paragraph down, Councilwoman Breyare's last name was left off in the motion.

There were no other corrections to the January 28, 2008 minutes.

Councilman Brookshire stated that in the January 14, 2008 minutes, page 11, under the *Archives Committee* and the *Public Safety Committee,* his first name is spelled Bennie instead of Benny.

Mayor Whitt stated that he had some additions and corrections for the January 14, 2008 minutes, starting on page 11, under the heading, *Mayoral Appointments*. They are as follows:

Archives Committee
Bobby Black's name should be removed from the Archives Committee member list at his request due to his very busy schedule. Colleen McLean will be replaced by Councilman McLean and new members Pam Hollar Beck, Bobbi Neely, Sarah Springs, Jim Huggins, Al Norton, and Aaron Goforth should be added.

Beautification Committee will now be called *Beautification Street and Sanitation Committee*
Councilwoman Breyare should be added to this committee.

Economic Development Committee
Councilwoman Breyare will Co-Chair this committee with Co-Chair Councilman Toomey.

Public Safety Committee (Police and Fire)
Councilman Bishop will not be serving on this committee.

Utility Committee
Councilman Toomey will be added to this committee.

Transportation Advisory Committee

Mayor Whitt stated that he will not be serving as the alternate to this committee but rather Councilman Bishop would be the alternate to the TAC.

Central Carolina Government Representative
Councilman McLean will be the primary representative and Councilman Bishop will be the alternate representative.

Mayor Whitt request that Mrs. Roberts make these changes as soon as possible and submit them to Mr. Davis so that he would distribute the Mayoral Appointments list to the Council members for their reference.

There being no other changes, additions or corrections, Mayor Whitt entertained a motion to approve the minutes of the January 14, 2008 City Council meeting and the minutes of the January 28, 2008 Council Work Session as amended.

Motion: Councilman McLean made a motion to approve the minutes of the January 14, 2008 City Council meeting and the minutes of the January 28, 2008 Council Work Session as amended. Councilman Moore seconded the motion and the motion carried unanimously.

Mayor Whitt mentioned to the audience that Councilwoman Breyare has had a fall and consequently, has had her jaw wired shut. She will not be able to speak at the meeting she will do her best to communicate with written notes. He added that we all wish her a speedy recovery from her fall.

PUBLIC COMMENT –THREE MINUTE LIMIT
Mayor Whitt stated that the four speakers who have signed up to speak may address the Council for up to three minutes. Council may not be able to address their concerns this evening but they are listening to what is being said and may be able to take action on their concerns at a later time.

Mayor Whitt invited the first of four speakers to the podium.

Anthony Oliva
104 Rhyne Springs Road
Mount Holly, NC

Mr. Oliva stated that he lives at the Dutchman's Meadow Subdivision and is here tonight representing the subdivision. He asked Council if guardrails could be installed in Sandy Ford Road between Lowland Dairy Road and Dutchman's Meadow Road. This road is a very twisting, turning road and the subdivision has twenty-six homes bordering this road. If speeding vehicles should have an accident on this road or should loose control there is no protection for residences other than young trees and shrubbery. That is why he is here tonight to request consideration for installing guardrails.

Mayor Whitt informed Mr. Oliva that Sandy Ford Road is a state maintained road and that the NCDOT (North Carolina Department of Transportation) Shelby office has jurisdiction on this road and the City does not. Mayor Whitt asked staff to direct Mr. Oliva's request to NCDOT and asked Mr. Oliva to inform NCDOT of his concerns as well.

Mayor Whitt thanked Mr. Oliva for his comments.

Pat Hubbard
1121 S. Main St.
Mount Holly, NC

Ms. Hubbard stated that eight people from the City of Mount Holly went to the Main Street Conference in Rocky Mount, North Carolina. Of these eight attendees, there were five Board of Directors from the Mount Holly Community Development Foundation, Councilman David Moore, and two City staff members, Danny Jackson and Greg Beal.

There were 17 sessions offered at the conference, three keynote speakers, and she felt that it was a very valuable conference and would recommend it highly.

Ms. Hubbard informed Council and the Mayor that the next year's conference will be in Statesville, North Carolina.

Mayor Whitt thanked Ms. Hubbard for the information on the conference.

Ann Danzi
513 Stonewater Lane
Mount Holly, NC

Ms. Danzi stated that she read a very good article about the new communication system for the Police Department in *The Holly Hall News*. She wanted to congratulate Chief Belk for his creativity in securing grants and ways to pay for the complete system at no cost to the City.

Ms. Danzi added that she was looking forward to more informative articles published in *The Holly Hall News* about City topics.

Mayor Whitt thanked Ms. Danzi for her positive comments.

Jefferson Fortner
143 E. Catawba Avenue
Mount Holly, NC

Mr. Fortner stated that he was also speaking for his neighbors present at this meeting, Ms. Tina Starnes, 131 E. Catawba Avenue, Mount Holly, NC, and Ms. Billy Powell, 130 E. Catawba Avenue, Mount Holly, NC and for other neighbors who live on East Catawba Avenue and Highland. He and his neighbors are concerned about the deterioration of the street conditions on West and East Catawba up to the High School and Middle School and would like Council to see what they can do to remedy this situation. Apparently, utility poles in this area that have been pulled out by Duke Power and other companies and the holes have not been filled in. These holes have created a problem for people walking and for those like Ms. Starnes who use a wheelchair and must maneuver around these holes to get uptown. He added that there is also a problem with some of the sidewalks in this area.

Mr. Fortner stated that he and his neighbors are concerned about the power wires still dangling, clipped off, and just left hanging on Catawba Avenue. He and his neighbors were concerned that no one has been looking at the aesthetics and safety issues presented by these problems

Lastly, Mr. Fortner and his neighbors are concerned that there are no speed limit signs in their area. He added that their neighborhood is located in the downtown area and the speed limit in downtown is 20 mph posted but it is not posted in their neighborhood between Highland and Main. Because their area is considered a "cut through" by drivers who try to make lights, there is excessive speed between Highland and Main and he and his neighbors would like speed limit signs posted in this area.

Mayor Whitt thanked Mr. Fortner for this information and felt confident that Council will ask staff to look into this matter and report back to them.

PUBLIC HEARING
Voluntary Annexation – Michael Snyder, Applicant
Mayor Whitt stated that this matter concerns a piece of property that the City had been providing services for but is not located within the City of Mount Holly limits but right on the City's border. Mr. Snyder has asked to be annexed into the City to continue to receive services.

Mr. Michael stated that the newspaper made a mistake by not running the required legal ad in the legal ad part of the newspaper for this Voluntary Annexation. The legal ad had to be rerun. Mr. Michael asked that the Public Hearing for the Voluntary Annexation of the property of the applicant, Michael Snyder, be postponed until the regularly scheduled meeting of City Council on March 10, 2008.

There was no objection.

PRESENTATIONS
Update on Greenway Progress, presented by Bob Suttenfield, Chairman, Friends of the Greenway Committee, Mount Holly Community Development Foundation
Mr. Suttenfield stated a citizens group participated in the City's vision process in 2002 and 2003 and along with City Council's leadership partnered with the City for one of the largest Bond Referendums for the Downtown Streetscapes, plans for Linear Park and other parks. To further make these projects a reality, the Mount Holly Community Development Foundation was formed as a 501C3 Foundation in 2004. The Foundation with membership of 200 members has raised up to $900,000 and this amount is being channeled back into community projects such as the Catawba River Corridor and the Mount Holly Greenprint.

Mr. Suttenfield stated that FROGS (Friends of the Greenways Committee) is one of the committees within the Foundation. It is one of the most visible committees and one that has received the most financial support. One of the goals of FROGS is to encourage healthy lifestyles through greenways – walking, jogging, biking – and connecting our community through a series of walkways commonly known as greenways. He added that the Foundation was pleased and fortunate to have the input of Chuck Flink of Greenways, Inc. Mr. Flink has consulted, designed and constructed greenways in many municipalities such as in Charleston, SC, and in Charlotte with the Little Sugar Creek Greenway and the Long Creek Greenway Plan as well as other greenway projects throughout the nation.

In 2007, the Foundation entered into contract with Mr. Flink on the Catawba River Corridor and the Mount Holly Greenprint for $77,000. On January 17, 2008, the final design report on the Catawba River Corridor and the Mount Holly Greenprint was presented to the Foundation by Greenways, Inc. and it was totally endorsed.

Mr. Suttenfield stated that what the Foundation would like tonight is the endorsement of City Council by Resolution of the Catawba River Corridor and the Mount Holly Greenprint Plans presented by Greensways, Inc. and endorsed by the Foundation. With City Council's endorsement, the Foundation will be able to secure funding through grants, secure easement agreements with private land owners, and to make a public statement to Duke Energy that we are serious about getting this project in place on or near the Catawba River.

Mayor Whitt stated that this is one of the finest collaborative efforts from such a group of dedicated volunteers for this vision and he thanked Mr. Suttenfield for all the work that has been done by the Foundation.

Motion: Councilman Bishop made a motion to approve Resolution 021108 to endorse the Catawba River Corridor and the Mount Holly Greenprint Final Design Plans as presented by Greenways, Inc. at the January 17, 2008 meeting at Rankin School. Councilman Moore seconded the motion and the motion passed unanimously.

(Applause)

Mr. Suttenfield thanked Council and the Mayor for their endorsement. He stated that he would be in contact with Mr. Flink and then would meet with Mr. Davis for some planning strategies for the permitting process.

The City of Mount Holly Mid-year Financial Summary Report, presented by Jamie Guffey, Assistant City Manager

Mr. Guffey stated that the *City's Financial Summary Report, 6 months ended December 31, 2007*, which encompasses the General Fund, Revenues and Expenditures as well as the Water and Sewer Fund, Revenues and Expenditures, is in the agenda package for Council's and the Mayor's review. The following are some of the highlights of the report:

1. The Revenue numbers as of 12/31/07 are above 50% at 61% of what we had budgeted for and this includes property tax collections and other city money collected.
2. In Revenue, the line item for *State Reimbursements and in Lieu of Taxes* has no Revenue at this time because the money the City receives from Duke Power in lieu of the annexation of the steam plant is due sometime in June.

3. In Expenditures, no department is above the spending threshold as all are below 50%.
4. Fuel costs are going to be watched as this is where some department expenditures are up due to the rising fuel costs. This affects the budget for Police vehicles and garbage trucks.
5. Overtime pay will be watched, as job vacancies have not been filled.
6. For Water and Sewer Fund, Revenue collections are good and accounts for 62% of revenue. For Expenditures, they are at 37%, less than 50% of the target threshold.
7. If the fiscal year would have ended on 12/31/07, the Fund Balance would have an additional $1.6 million in the Fund. The bulk of City taxes are collected at the end of December and the beginning of January so this number should shrink slightly. After this time, the expenditures will catch up in the second half of the year and this additional $1.6 million reflected on 12/31/07 will be less.
8. Water and Sewer has $1.3 million in revenue over expenditures and this is considered net income and can be added back into the Fund as retained earnings to be utilized for future expenditures.
9. We are monitoring the diesel fuel at the Water and Sewer plants. The water plant has had some employee absenteeism and overtime was used to compensate for this but it will be brought back into line.

Mayor Whitt asked why under the General Fund, Revenue, the City has collected only 35% of Motor Vehicle Tax – did the City over estimate that line item in our budget. Mr. Guffey stated that the estimated budget was about what was collected last year. Since Gaston County collects motor vehicle tax and it sometimes cannot collect all they budget for in a fiscal year, our budget estimating for this line item could be overestimated. Mayor Whitt suggested that we should lower the City Budget line item for Motor Vehicle Tax for next year if we don't get any higher numbers in the second half of the year.

Mayor Whitt asked about the General Fund, Expenditures, Legislative – the City has spent 67% of the budget so far. Mr. Guffey stated that a one-time election charge from the County was due in November and that is 33% of the overall budget in that line item. Mr. Guffey added that the election invoice was lower, less than half of what the City estimated, so money was saved.

Mayor Whitt thanked Mr. Guffey for his report.

OLD BUSINESS

To Approve the Engineering Contract with Pease & Associates for Waste Treatment Option Review

Mayor Whitt stated that he wanted to bring this item out of the Consent Agenda to Old Business to find out more information from Mr. Don Garbrick, President of Pease & Associates, as it relates to the proposed Engineering Contract for Mount Holly.

Mayor Whitt referred to the *Standard Form of Agreement between Owner and Engineer for Study and Report Phase Professional Services*. Mayor Whitt was concerned about Section 6, *Limit of Liability* on page 2 of 5 on Exhibit SR-B – Standard Terms and Conditions. Mayor Whitt stated that the Limit of Liability to the City of Mount Holly would be what Mount Holly pays Pease & Associates. Mayor Whitt thought that this clause was akin to the example of an attorney drawing up a will for $125, the will was drawn incorrectly, then the limit of liability in this case would be $125, which was what was paid for the will. Mayor Whitt asked Mr. Garbrick to remove that Limit of Liability from the contract and Pease & Associates complied with that request.

Mayor Whitt stated that he needed some information about the length of time Pease & Associates had quoted of five to six weeks to complete the project which would cost the City $61,500. Mayor Whitt asked if an hourly rate for their services would be appropriate, not to exceed the contract amount of $61,500.

Mr. Garbrick stated that their goal would be to complete this project in 30 to 45 days. He knew about the time restraints on getting information to Council and the Mayor for their retreat so after the Work Session meeting, under no obligation from Council, he decided to get a crew of six people started on the project. Mr. Garbrick stated that he thought a Cost Plus basis was a fair way to proceed with this project. He added that when projects last a longer time, they are more costly. In this case, this project should be completed in a short time.

Mayor Whitt thanked Mr. Garbrick for coming to the meeting on such a short notice to answer questions.

Mayor Whitt asked Council if it would be appropriate for Mr. Garbrick to meet with Mr. Michael to work out the details of a contract that Council could proof at a Work Session or special meeting. Mr. Michael stated that the current contract would be acceptable subject to the changes of eliminating the Limit of Liability and restructuring the hourly rate as to not exceed the scope of the project of $61,500.

Motion: Councilman Bishop made a motion to approve the Engineering Contract with Pease & Associates for Waste Treatment subject to the changes of eliminating the Limit of Liability and restructuring the hourly rate as to not exceed the scope of the project of $61,500. Councilman Brookshire seconded the motion and the motion passed unanimously.

NEW BUSINESS

Final Plat Approval for Phase 1, Map 4, Westland Farm Subdivision, presented by Greg Beal, Planner

Mr. Beal stated that this item came before the Planning Board last week and they recommended that City Council approve the submitted plat contingent upon the developer submitting the required financial guarantee for any infrastructure that has not been installed. Mr. Michael added that this protocol encompasses a signed Subdivision Agreement and a Letter of Credit from the Developer. Once these are received by the City and reviewed by the City's attorney, then the plat would be recorded at the Register of Deeds and then the lots may be sold.

Mr. Beal stated that the lots are zoned R-8, single family, conditional use, and they were approved in 2005. Five-foot setbacks were approved in 2005.

Councilman Brookshire asked how many entrances are there into this subdivision. Mr. Beal stated that there is only one entrance for the whole development. He added that since the City has done their Land Development Guidelines in 2006, having one entrance would no longer have been encouraged or allowed.

There were no other questions.

Mayor Whitt entertained a motion to approve Final Plat Approval for Phase 1, Map 4, Westland Farm Subdivision, subject to a subdivision agreement and a letter of credit satisfactory to the city.

Motion: Councilman Toomey made a motion to approve Final Plat Approval for Phase 1, Map 4, Westland Farm Subdivision, subject to a subdivision agreement and a letter of credit satisfactory to the city. Councilwoman Breyare seconded the motion and the motion was approved unanimously.

OTHER BUSINESS

Committee Reports

Mayor Whitt stated that he preferred to have Committee Reports made during Council Work Sessions or at other times that are appropriate. He wanted to explain at this time the role of the Committees. The purpose of each of the Committees is not to make decisions. Committees are not in charge of staff. Committees are to gather information for Council and to be fact finders. Anyone may attend Committee meetings to listen and learn and every meeting is public and no meeting is closed.

Mayor Whitt requested that the Committee Chairs write short summaries of Committee activities and give these short informational summaries to Mr. Davis to share with Council in our weekly packets. If there is an issue that Council members want explored, they can give their suggestions to the Committee. Staff must be present at all Committee meetings, as they need to know what is going on. Committees are a help to the Council and the Mayor.

Mayor Whitt stated that he was thrilled with all the Committee members' participation and he was very thankful for their involvement.

Manager's Reports

Mr. Davis asked Police Chief Belk to provide some information on ISSI – special weapons and tactics. After talking with neighboring police chiefs and officers, Chief Belk thought that integrating a Swat Team with other cities would allow Mount Holly to be able to access more resources from Belmont, Gastonia, and Gaston County than working on our own. He added that up to three Mount Holly officers would be added to this Swat Team and our officers as well as the other participating officers from neighboring municipalities will go on call in other locations as needed.

After Chief Belk's report, Mr. Davis continued with his Manager's Report.

Mr. Davis stated that the City contracted with COG (Centralina Council of Governments) to revise our job descriptions. We have received those job descriptions and we are reviewing COG's recommendations to streamline our operations.

Tuck Park – Phase 1 for park improvements is proceeding.

Planner position - the City advertised for a planner position and received a number of applications. Interviews will occur in the next two weeks.

Staff has a meeting on February 20, 2008 regarding Linear Park with Chuck Flink, CSX, and URS.

The sewer line to the hospital is complete.

There will be some resurfacing of Tuckaseegee Road in the spring.

The retreat schedule is being planned for 1½ days of concentrated work.

Mayor Whitt stated that for the record, there was an article in the Sunday, February 3, 2008, Charlotte Observer, Gaston Edition, that the City had budgeted $5,500 for the retreat with $2,600 for hotel rooms with an additional amount of $3,000 and he did not know where these numbers came from. He stated that he explained to the newspaper that when he became Mayor the first time, he used a large portion of his Mayoral salary to pay for the Council Retreat trip. This was repeated last year as well. This year, we are scheduled for an Elected Officials Conference sponsored by the League of Municipalities in Asheville and after this conference, we decided to stay one or two nights for our annual Retreat as we were already there in Asheville. Mr. Guffey added that the costs provided for each Council member and the Mayor were $139 for a room charge per night and $30 a day for food.

Mr. Davis stated that the conference is scheduled for March 5, 6, and 7, 2008. The conference starts on March 5 at 8:00 am so Council and the Mayor may wish to stay the night before on March 4. The conference will end on Friday, March 7, around 1:00 pm. Mr. Davis stated that after the conference, the Retreat will start from 2:45 pm until 7:00 pm with dinner that evening without business discussion. On Saturday, March 8, the Retreat will begin at 8:00 am until 5:30 pm with lunch included.

Mr. Davis stated that Citizens Center is coming along very well. Mr. Guffey will head up the selection of the moving companies to move the office furniture. Mr. Davis assured Council and the Mayor that we will move slowly to access our furniture needs. Other than the new Council Chambers furniture, there was no need to move quickly to purchase other furniture. Staff will move into the building and we will access what we need at that time. Police and communications will be moved last – probably in April, 2008.

CLOSED SESSION

There being no other business to discuss, Mayor Whitt entertained a motion to go out of regular session and into closed session to discuss Attorney/Client matters.

Motion: Councilman Brookshire made a motion to go out of regular session and into closed session to discuss Attorney/Client matters. Councilman McLean seconded the motion and the motion pass unanimously.

Mayor Whitt called for a 5-minute break before going into closed session.

Mayor Whitt called the closed session back to order.

Motion: Councilman Moore made a motion to come out of closed session with Councilman McLean seconding the motion. The motion passed unanimously.

Motion: Councilman Bishop made a motion to approve the listing agreements with Chirico-Huber properties (Sperry Van Ness) for the police department and city owned property in front of the Holiday Inn on Highway 273. Councilman Brookshire seconded the motion. The motion passed unanimously.

Motion: Councilman Perry Toomey made a motion to increase in the housing allowance to the City manager from $1,300 per month to $1,500 per month to cover taxes. Also, the City would reimburse the city manager for taxes owed on the relocation expenses, which were approximately $546. Councilman Brookshire seconded the motion and the motion passed unanimously.

Motion: Councilman McLean made a motion to adjourn the meeting with Councilwoman Breyare seconding the motion. The motion passed unanimously.

The meeting was adjourned at 9:32 pm.

Robert Whitt
Mayor

Eric Davis
City Manager

CITY OF MOUNT HOLLY
MOUNT HOLLY CITY COUNCIL
Work Session
February 25, 2008
7:00 pm

Members present: Mayor Robert Whitt, Councilmen David Moore, Jerry Bishop, Frank McLean, Bennie Brookshire, Perry Toomey, and Councilwoman Carolyn Breyare.

Staff present: Eric Davis, City Manager, Jamie Guffey, Assistant City Manager, Danny Jackson, Assistant City Manager, James Friday, Director of Utilities, Greg Beal, Planner, and Mike Santmire, Maintenance

Others present: Brooke Shephard, Attorney, Kemp Michael's office

CALL TO ORDER BY THE MAYOR

Mayor Whitt called the meeting to order at 7:00 pm.

INVOCATION

Councilman Brookshire led the Council, Mayor, staff members and attendees in prayer.

SET THE AGENDA

Mayor Whitt asked for any additions or changes to the agenda. There were none. Mayor Whitt asked that Item 8, *Proposed Habitat Houses in Mount Holly* be added to the agenda. There being no other items to add or discuss, Mayor Whitt entertained a motion to set the agenda as amended.

Motion: Councilman Moore made a motion to set the agenda as amended. Councilwoman Breyare seconded the motion and the motion passed unanimously.

AGENDA

1. Strategic Plan Implementation Schedule, presented by Deb Ryan, The Charlotte Community Design Studio and the UNC Charlotte Urban Institute

Mayor Whitt stated that Ms. Ryan will talk about the Strategic Plan Implementation Schedule this evening. This item will go to a Public Hearing and Council will vote on adopting this Plan.

Ms. Ryan stated that she wanted to go over some information concerning the Strategic Plan for Council and the Mayor before their March Retreat. In the agenda packet, Ms. Ryan provided an **Overall Initiatives Plan** schedule to review.

Ms. Ryan wanted to concentrate on the first year of **Overall Initiatives** and outlined some of them by target dates: