

Meeting for Worship with Attention to Business
Asheville Friends Meeting Agenda
Seventh Month 13, 2025
DRAFT

Present in the Meetinghouse: Joel Swaggert O'Brien, Interim Clerk; Elliott Jarrett, Recording Clerk; Robin Wells, Ellie Cox, Pat Johnson, Steve Livingston, Rusty Maynard, Barbara Esther, Sarah Jane-Thomas, Jim Cavener, Beth Eddy, Mike Eddy, Adrienne Weir, Rylín Hansen, Margaret Farmer, Matt Utterback, Diantha Hodges, Suzanne Junkin-Fredrichs, Jim Barton

Present via Zoom: No one joined us by Zoom

The meeting opened with Silent Worship.

Out of the silence, the Interim Clerk shared a reading from *The Dispossessed* by Ursula K LeGuin.

It is our suffering that brings us together. It is not love. Love does not obey the mind, and turns to hate when forced. The bond that binds us is beyond choice. We are brothers [and sisters]. We are [siblings] in what we share. In pain, which each of us must suffer alone, in hunger, in poverty, in hope, we know our brotherhood. We know it, because we have had to learn it. We know that there is no help for us but from one another, that no hand will save us if we do not reach out our hand. And the hand that you reach out is empty, as mine is. You have nothing. You possess nothing. You own nothing. You are free. All you have is what you are, and what you give...

We are sharers, not owners. We are not prosperous. None of us is rich. None of us is powerful... if it is the future you seek, then I tell you that you must come to it with empty hands. You must come to it alone, and naked, as the child comes into the world, into [their] future, without any past, without any property, wholly dependent on other people for this life. You cannot take what you have not given, and you must give yourself. You cannot buy the Revolution. You cannot make the Revolution. You can only be the Revolution. It is in your spirit, or it is nowhere.

Presentation of the Agenda

Minute #1: The agenda was accepted.

Approval of 6th Month Minutes

Minute #2: The Meeting approved the 6th Month minutes.

Announcements

- We have begun our summer programming with the children during meeting for worship. We have invited individuals in Meeting to lead fun activities with the kids. The schedule was passed around our meeting for worship. Please note we always have an adult upstairs to help.
- **Saturday, August 2**
 - The *Alliance for Beyond Land Acknowledgement* invites you to our general membership meeting and program from 2 p.m. to 4 p.m., at the Grace Covenant Presbyterian Church, 789 Merrimon Ave. The meeting is free and snacks will be served. The meeting includes updates on the Alliance's progress: our new logo, our website, our work toward non-profit status, and upcoming events. The program also includes a showing of *The Great Cherokee Grandmother*, a short film by Anthony Sneed (EBCI), nephew of former Principal Chief, Richard Sneed. The film spoofs the ubiquitous narrative advanced by European-Americans to lay claim to nonexistent Native ancestry.
- **Sunday, August 17**

Roots of Injustice, Seeds of Change: Toward Right Relationships with Native Peoples 3:30 - 5:30 p.m at Ransom Hall, Warren Wilson Chapel, 101 Chapel Ln, Swannanoa, NC. Donations gladly accepted. After covering expenses, the rest will go to the Eastern Band of Cherokees.

Paula Palmer, sociologist, writer, and activist for human rights, social justice, and environmental protections invites you to a 2-hour interactive workshop that will change the way you think about the land you call home. Also known as “the blanket exercise” you will LEARN, EXPERIENCE and UNDERSTAND our U.S. history as you never have before and build relationships based on truth, respect, and justice. Paula is the Co-Director of the *Toward Right Relationships with Native Peoples* program which is part of the Friends Peace Teams.
- **Tuesday, August 19**

Quaker Indigenous Boarding Schools- Facing Our History and Ourselves

6:30-8:30 PM, Ransom Hall, Warren Wilson Chapel, 101 Chapel Ln,
Swannanoa, NC

Native American organizations are asking Faith Groups to join in a Truth and Reconciliation process to bring healing for Native American families who continue to suffer the consequences of the assimilationist boarding schools of the 19th and 20th centuries. Paula Palmer researched the role that Friends played in implementing the federal government's policy of family separations and forced assimilation of Native children. She is joined now by other volunteer researchers who formed the Quakers and 'Indian Boarding Schools' Research Network, and Decolonizing Quakers.

Paula invites you to this one hour slide presentation followed by an hour of discussion on the following topic: ***What does this history and its impact on Native communities mean for us as Friends today?***

- **Sunday September 21**

The Quaker Role in the Cherokee Boarding School

3:30-5:30 PM, Ransom Hall , Warren Wilson Chapel, 101 Chapel Ln,
Swannanoa, NC

You're invited to join John Meyer from Washington, DC and part of *Decolonizing Quakers* for his presentation of primary source historical materials that document Quaker involvement in the Cherokee Boarding School from 1883 to 1892.

Correspondence

Friends will recall that we agreed to send money from our newly created Community Support Fund to Pendle Hill Retreat Center and two Quaker Meetings to help cover the cost of repairing their structures. We have received a thank you letter from Newton Friends Meeting in Camden NJ, as follows:

Dear Asheville Friends Meeting,

Thank you so very much for your generous contribution to the restoration fund for our meetinghouse, especially in light of all that your own region has experienced because of the floods!! I just deposited the check today, along with three others. Together they comprise the first seeds for this next phase of the project, the phase that will allow us to both restore the beauty of the building and even more

importantly, to bring it back to a state where it can be used to serve the current community. We are hopeful and excited.

I enjoyed looking at your website too. It is so interesting and encouraging to see what Quakers in other parts of the country are doing and to be uplifted by remembering that we are all part of a larger community. We thank you again for this tangible expression of your spiritual support, and we wish you a wonderful start to summer (I grew up in Farmville, VA, so I am familiar with summers in the south :-)

Gratefully and in Friendship,
Jennifer Hoheisel, Treasurer
Newton Meeting

We received a handwritten note from Berea Friends Meeting, who returned our check:

Hi Ellen Carr,

What a surprise to get this check in the mail. Thanks for your concern for our property. However the overflowing creek that covered our parking area did no damage.

I am returning the check from the Asheville Friends Meeting General Fund in hopes that the funds can assist those with flood damage in North Carolina or elsewhere.

Thanks again for thinking of us.

Beth Parrish,
Treasurer

Epistle from Southern Appalachian Yearly Meeting and Association, SAYMA

Berea, Kentucky
Sixth Month 20-23, 2025

We met under clear skies at Berea College on the weekend of the June solstice and a notable heat wave, a reminder of our warming climate. Our theme was Nurturing Community in Our Broken Worlds. Word of the United States attacks on Iran came late on the second day.

These yearly sessions differed from those of past years in that our planning committee had arranged for more workshop and learning opportunities, more time for worship and reflection, and more time for meeting Friends and strengthening our community of faith. We acknowledge the movement of Spirit in both the process of preparing for this gathering and in the unfolding of events during our time together.

For the first time, we held a preparative virtual meeting for worship with a concern for business a week in advance of the gathering here in Berea. This allowed time for seasoning between the first reading of the budget and nominating slate and the meetings for worship with concern for business at yearly sessions.

We faced some unexpected challenges including the necessity of relocating all our workshops and children's activities at the last minute. It may be that the somewhat forced experience of sharing one building for all our activities during the day and one residence hall for Friends of all ages at night supported a growing sense of unity among us.

The Junior Yearly Meeting had eleven young Friends between the ages of 2 and 12. The high temperatures encouraged playing in the creek, other water play, and seeking shady spots across the campus. They also made parachutes to protect small dolls as the kids climbed up the bell tower stairway and released them down the shaft. Two children graduated from that group to the teen program.

Southern Appalachian Young Friends (SAYF) cheerfully welcomed new members. As older teens looked ahead toward graduation, younger SAYFers stepped up to do their share of discernment of SAYF matters. Scotty Utz of Asheville Friends Meeting, a blacksmith minister, demonstrated to SAYFers his technique for converting guns into tools and beautiful objects.

Young Adult Friends (YAF) held meetings for worship with attention to business and joined the other business sessions, adding their insights and passion to our

process as Quakers. They celebrated the addition of college-aged Friends just graduating from the SAYF group. Strong friendships across years were evident in the camaraderie they demonstrated in all aspects of yearly meeting.

To promote reflection on our theme, Friends were encouraged to read the book *All about Love* by Bell Hooks, a Berea author. She writes of the lovelessness in society that contributes to polarization, reminding us that *love* is a verb and demands action. She wrote the book “to bear witness both to the danger in this moment, and to call for a return to love. Redeemed and restored, love returns us to the promise of everlasting life. When we love we can let our hearts speak.” Friends held a discussion of the book on the first day, and among our workshops were three sessions on putting love into Spirit-led action. Other workshops applied this call to action to supporting neighbors who face threats and attacks in our country — including people of color, immigrants, transgender neighbors, victims of gun violence — and throughout our broken world. Friends from the American Friends Service Committee; the Friends Committee on National Legislation; Friends for Lesbian, Gay, Bisexual, Transgender, and Queer Concerns; Friends Peace Teams; and Quaker House in Fayetteville, North Carolina presented further opportunities for love in action.

SAYMA has been working for years to transform racial conflict within our yearly meeting. Sharon “Star” Smith, a Friend of color who has followed a calling to minister to white Friends about racism, led a plenary session titled “Twenty Years of Racial Justice among Friends: Star’s Story,” in which she answered questions and shared photos and stories of her white, black, and indigenous family, inviting Friends to know her better. In the second plenary, “God, Truth, and Racism among Friends,” Mathilda Navias of New York Yearly Meeting spoke and invited prayerful reflection on the importance of truth among Friends, and of discerning truth with the end goal of building trust, community, and kinship. Other special events incorporated in the program included Community Circles during which Friends practiced sharing circle processes to build community and repair harms, and affinity circles providing time for each participant to reflect on our efforts and aspirations toward becoming an anti-racist multicultural faith community. Nametag markers identified members of the Ministry and Nurture Committee who were available to be consulted in case of concern about conflict, as well as members of the Racial Conflict Transformation (RCT) Team who offered support of Friends

with a concern about racism. RCT Team members also participated in the planning of these yearly sessions.

In our meetings for worship with attention to business we followed a set of guidelines on speaking, on listening, on discomfort and harm, and on self-advocacy. The guidelines helped us to handle our business with mutual respect and mindful of keeping a safe space, in spite of disagreements or delays that arise. Friends held the clerk's table in the Light as we worked through the carefully planned agenda, feeling the Spirit moving through us.

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One friend shared even though they were not in attendance. Their son returned from the firefly gathering. He saw someone from SAYMA that he knew as a child. My son can travel all over the country and he stays in touch with people from this wider Quaker experience.

Peace and Earth Committee—Steve

Peace and Earth Committee met on June 26, 2025. Kitty Reynolds, Pat Johnson, and Steve Livingston were present.

We reconsidered a suggestion that came up in our last business meeting concerning the criteria for drawing money from the newly-created Community Support Fund, namely that we add a final category of eligible recipients to be simply called "other." We recommend this to the Meeting with the added stipulation "in consultation with the Ministry and Counsel, as time permits."

We are also bringing a recommendation for replenishing the Community Support Fund, developed in consultation with our Treasurer. Since we don't yet have a firm idea of how much the Fund will be used, our recommendation is for the budget year 2026 only, and we will revisit it in late Summer or Fall of 2026. We recommend that we transfer \$500 from our General Fund and add to that 50% of the first \$1000 of budget surplus, if any, from budget year 2025.

We also have a recommendation for the disbursal of our Indigenous People's Fund, which was created last year with the promise that we would consult with Cherokee

advisors to recommend an appropriate recipient. Now, after having discussed it with our advisors, we are ready to recommend that the Fund be disbursed annually to the Center for Native Health in Cherokee, NC.

We bring a final recommendation to the Meeting today, to change the name of our committee to be more inclusive of our mission and goal. We ask that Meeting accept our mission and goal as we have discerned them, and approve our new name.

MISSION: To advocate for peaceful resolution of conflicts, for gender and racial equity, for environmental justice, immigration justice, and right relations with all peoples and the Earth.

GOAL: To inspire Asheville Friends to be change agents in building a more peaceful, just, and sustainable future.

NAME: Peace, Earth, and Justice Action Committee (PEJA Committee)

We want to report to Friends that we continue our work with our Cherokee partners on the ceremony marking the “Day of Remembrance for Indian Boarding Schools,” to take place in Cherokee on September 30. We have completed a second draft of our Meeting’s Statement of Accountability for the Cherokee Boarding School, with thanks to Laura Lane for helping to simplify and abbreviate the document, and are submitting it to our partners for their feedback.

As shared in this week’s announcements, Paula Palmer of Boulder CO Meeting, co-director of Toward Right Relationships with Native Peoples, a program of Friends Peace Teams, will visit our area in August to present her workshops. Your PEJA Committee has allocated \$400 from the Community Support Fund to help finance her visit, in collaboration with Swannanoa Valley and Celo Friends Meetings.

One Friend reminds us of the importance of committees preparing recommended minutes as we create agendas. We can change and amend them in the Business Meeting. It is a gift to the Clerk and Recording Clerk.

Minute # 3- The Meeting approved that money may be drawn from the Community Support Fund in consultation with Ministry and Counsel, as time allows, for a new category of need labelled “Other”

Minute # 4- The Meeting approved that the Indigenous Peoples Fund be disbursed annually to the Center for Native Health in Cherokee, NC.

Minute # 5- The Meeting approved the Mission and Goals of the newly renamed PEJA. The Mission goes as follows: To advocate for the peaceful resolution of conflicts, for gender and racial equity, for environmental justice, immigration justice, and right relations with all peoples and the earth. The Goal is to inspire Asheville Friends to be change agents in building a more peaceful, just and sustainable future with the name “Peace, Earth, and Justice Action Committee (PEJA Committee).”

Minute # 6- The Meeting approved the proposed recommendation from PEJA in consultation with the Finance Committee that in 2026 we will replenish the community support fund by transferring \$500 from our General Fund and adding 50% of the first \$1000 of budget surplus, from the 2025 budget year.

Establishing an Ad Hoc Residential Retreat Committee–Robin

Ministry & Counsel is excited to propose that we have a residential retreat in the coming year. This would be held off-site from Friday to Sunday on a weekend to be determined. One retreat location that has been proposed by several people in Meeting is the Narrow Ridge Center in Washburn, TN. This unique center has been off the grid since 1991. It is dedicated to providing experiential learning of Earth Literacy based on the cornerstones of spirituality, sustainability, and community. We could integrate some of their programming into our retreat or plan our own programming.

We would like to establish an Ad Hoc Residential Retreat Committee to consider whether the Meeting will support a weekend retreat, find a suitable location, and develop the program. Who would like to serve on this committee?

One friend posits that residential retreats tend to be used for coalition and gathering of those with common interest. They are not convinced of the greater purpose of retreats for communities like ours. They remind us that the life of our Meeting is what we make of it locally. They encourage us to examine the whole proposition

and consider what we can do for the watershed of our Meeting for those that flow to us for our first day gathering.

One friend responded that at the last retreat we found a place close enough to have day trips there so people would not have to be residential. Another friend stated that there is something about being in nature and being in residence together continuously that creates an opening of the heart. It is something that brought us into more of a family relationship.

Robin added that M&C is also considering a one day retreat at the Meetinghouse.

Minute #7: The Meeting approved the creation of the Ad Hoc Residential Retreat Committee. The committee will determine if we should have a weekend retreat, if so find a suitable location, support a weekend retreat, and develop the program. The proposed members of the committee are Margaret Farmer, Rylin Hansen, Barbara Esther, and Beth Eddy. Membership will be considered open at this time.

Report from the Ad Hoc Furnace Committee—Pat

A note from the Clerk before we begin Agenda items concerning money tend to be the hot button issue of a given business meeting. It's easy to lose the spirit and speak out of reaction instead of collaborative humane creation. I'd like to invite us all to join together in our physical/social community as well as our spiritual communion, our brother and sisterhood to do this work. Listen to each other, bear witness to the divine in each other. Pray for the best in us to come out. *end note*

In a previous business meeting, Meeting approved creating an Ad Hoc Furnace Committee to investigate options to replace the malfunctioning furnace on the west side of the Meetinghouse. Mike Eddy, Adrienne Weir, Rusty Maynard, Howard Brodt & Pat Johnson agreed to serve on this committee. Thanks to all of this hard working team.

Ad Hoc Furnace Committee Report

Heating Considerations

The Ad Hoc Furnace Committee began working in April 2025 to consider various options to replace our malfunctioning furnace that heats the west side of the building.

- *Would the East side Trane furnace installed in January 2020 heat the whole building if the ductwork were connected?* No it doesn't have enough capacity.
- *Would we want to consider an electrical option rather than just adding a new gas furnace?* We decided to at least check out these options.
- We learned about the Electrify Asheville Buncombe County (EABC), a pilot program supporting home energy efficiency and electrification upgrades to support the goal of powering Buncombe County with [100% renewable energy by 2042](#). The program offers residents support along the journey to cleaner and more affordable energy via electrification.
- We met with Energy Navigator, Don Moreland in April to discuss electrical options. EABC connected us to Bolton Heating and Air and First Choice Service Group both of which came out to assess and give us bids. They continue helping us with financing options.
- Bolton was concerned about possible asbestos on some of the ductwork and wouldn't give a formal estimate until that was abated.
- Terracon, a referral from Buncombe County Air Quality, told us it would be \$500.00 for the inspection and \$20.00 for each sample they take. This cost is for assessment and testing only. The actual abatement would be an additional cost.
- A colleague of one committee member checked it out without charging. He said if it were his house, he'd just encapsulate the exposed asbestos areas with duct tape but did recommend keeping the door locked & putting up signage of "Asbestos Present- Do Not Disturb." We could also have signs saying "Only Authorized Persons Allowed."
- We searched for contractors who are people of color but didn't find any locally.
- We considered whether a heat pump could heat the whole building if the ductwork were connected. Because connecting the ductwork especially with the possibility of asbestos is complicated, we decided not to pursue this option.
- We met with and obtained bids from 3 other recommended companies: Gentry Heating, Coles Heating and Ledbetter Heating. We will get one more bid from Pyatt Heating and with the initial bid from Mountain Air Mechanical we will have a total of 7 bids. Mountain Air recommended mini splits or PTAC units. A packaged terminal air conditioner, or PTAC, is a ductless, self-contained air

conditioning unit that heats and cools small areas. They are most commonly seen under the windows of many of the hotels and motels across the country.

- Ledbetter told us we don't have enough height for modern day gas furnaces. It would have to be installed horizontally which might increase the cost.
- The electrical meter at the back of the house shows that we have 200 amps coming to the house but our panel in the basement only has 125 amps and 80 of those amps are diverted to the upstairs panels.
- DCD Electric gave a bid for the electrical work we will need. We will need to upgrade our electrical service to 200 amps. It's a bigger project than just adding a new circuit. The panel in the basement only has 30 inches of clearance from the wall and current code requires 36 inches.
- Grigg Electric did an assessment, but we don't have his estimate yet. They think we might be able to add a panel at the back of the house rather than dealing with the basement issue. A worker from Grigg said that the proposal from the other electricians looked knowledgeable and appropriate, he doesn't believe he could give us better numbers.
- Doug Lane, our handy man, has been fearful for some time that our 125 amps are overloaded and may not be safe. He feels very strongly that we need to upgrade our electrical service regardless of what we decide about heating. He also thinks with the openness of our layout, minisplits may be overworked in trying to heat all of the area rather than the zones for which they're designed.

Recommendations

The Furnace Committee considered whether to replace the furnace with a gas or electrical option. Gas is less expensive and might be the easiest option. However, we need to decide if we wish to support the goal of powering Buncombe County with [100% renewable energy by 2042](#). A gas furnace likely has a life span of 30+ years, well past the county goal.

Some will say Duke uses fossil fuels to generate electricity so how does replacing our furnace with electric options really change anything?

We pay \$15.00/month to Sol Systems to have them put the equivalent amount of sustainable energy from sun and wind into the grid as what we paid Duke to put in. Eventually we may be able to put solar panels on our roof in which case, we would not be paying Duke anything since we would generate our electricity from the sun.

We are a part of a growing community dedicated to driving more renewable energy onto the U.S, electrical grid. Every step in this journey helps to accelerate more sustainable energy for all. Duke will never lessen fossil fuels without lots of alternative demand.

Sustainable Choice Community at Sol Systems is committed to working together with customers and partners to build, finance, and manage clean energy projects and accelerate an equitable transition to a sustainable energy future.

Our contribution*

3,209 kWh of renewable energy supported; **1.39 Tons** of CO² avoided; **23.1 Trees** equivalent seedlings grown for 10 years.

*These estimates are based on our individual usage data and are calculated using formulas provided by the EPA.)

Summary

MS=mini-splits **PTAC**=packaged terminal air conditioner **HP**=heat pump

Company	Cost	Recommend		Reason
Mountain Air	Gas -\$9K MS - \$41K PTAC - \$15K+ Install	No		Higher Cost Loud & ↑ monthly cost
Bolton	Gas - \$7-9K HP - \$17-20K + Elec	No		Ball Park Estimates
First Choice	MS - \$34,454	No		Higher Cost; Didn't answer questions
Gentry	Gas - \$9,214 HP & MS - \$27-35K	No		Higher Cost
Coles	MS -\$11,745			No Details
Ledbetter	HP - \$8,883 MS - \$11,174			
DCD Electric	\$6,825			

The active members of the committee, Mike, Adrienne & Pat met on Zoom 07/10/2025. Rusty has shared some comments but hasn't attended any meetings. Howard hasn't shared comments or attended meetings.

At the meeting, we considered these factors and discussed them in great detail. We came to unity and feel Spirit is leading us to the following recommendations:

- Decline services from Mountain Air Mechanical, Bolton Heating, First Choice Service Group and Gentry.
- Install a heat pump rather than gas, mini-splits or PTAC. Our layout doesn't work well for Mini Splits and we want to do our part to lessen the use of fossil fuels.
- Upgrade our electrical service even without electrical heating options.
- Make final decisions at a called business meeting in July so work can begin in August.

One Friend advocates that we hear the Meeting support for the decision of addressing electrical issues in the Meeting House.

One Friend points out that upgrading our electrical system and choosing to install an electric furnace such as a heat pump, are going to cost money but it would be the right thing to do.

A Friend remarked that we may choose to install solar panels in the future. The choice of electric heat now instead of installing a gas furnace will not interface with using solar power to heat later.

We are reminded that we do not pay Duke for our electricity anymore we pay SOL. This ensures that our electricity consumption is not a part of our carbon footprint.

Minute # 8- The Meeting approved the ad hoc committee's suggestion of upgrading our Meetinghouse electrical system to improve safety and to be compatible with a heat pump. The electrical upgrade will happen as soon as possible. We would like to thank the committee for doing the work to research all of our options.

Minute # 9- The Meeting approved the ad hoc committee's recommendation of moving forward with an electrical heat pump heating option. The details of which will be discussed at a called business meeting on July 27th.

Finance Committee Report Concerning the Cost of the New Heating System–Pat

The Finance Committee met on Friday, July 11, 2025 to discuss various options for financing the HVAC and electrical work needed to replace the west side furnace. If the Meeting approves the Ad Hoc Furnace Committee recommendations, we will need about \$16,000.00. We believe that we can cover most of these costs from four of our restricted funds. However, if folks feel led to contribute to our new heating system, we would not need to take as much from these funds.

The recommendation is as follows:

Remaining Fund Balance

→ Building Fund	\$ 6,000.00	\$1,720.27
→ H & G Emergency Fund	\$ 2,000.00	\$2,499.50
→ MH Improvement Fund	\$ 6,000.00	\$2,554.12
→ Evey Frerotte Bequest	<u>\$ 2,000.00</u>	\$7,475.00
→ Total	\$16,000.00R	

Fund Balances, as of 2025-05-31				
Fund Name	Beginning Balance	Ending Balance	Net Change	
Building	7,252.70	7,720.27	467.57	
House & Grounds Emergency	4,499.50	4,499.50	-	
Meetinghouse Improvement	6,154.12	8,554.12	2,400.00	
Bequest 2021: Evey Frerotte	9,475.00	9,475.00	-	
Totals	27,381.32	30,248.89	2,867.57	

One Friend is hearing that we are in unity for certain things. We are in unity for installing a heat pump. We are in agreement to upgrade our electrical service. We

are in agreement to make decisions about the minutiae in the called meeting in July.

A Friend wonders if the upgrades to the electrical system would push back our timeline for the heat pump.

Minute # 10-The Meeting approved the use of these funds to cover the cost of the new Heat Pump. The funds that will be used are as follows: Building Fund (\$6,000), H&G Emergency Fund (\$2,000), MH Improvement Fund (\$6,000), and from Evey Frerotte Bequest (\$2,000).

The Meeting closed with silent worship and was set to reconvene as way opens for our Called Meeting for Worship with Attention to Business on Seventh Month 27, 2025.