

NORTHERN FOREST LANDS STUDY

August 31, 1989

CASE STUDY

Franklin County, Maine

Prepared By

The Irland Group

7 North Chestnut Street

Augusta, Maine 04330

(207) 622-4023



Table of Contents

1 INTRODUCTION	1
2 FINDINGS ACROSS THE STUDY AREA	3
2.1 NO SUBDIVISION ACTIVITY 1980-1982	3
2.2 MOST PROJECTS CREATED BY LOCAL RESIDENTS	5
2.3 QUICK SELL OUTS	12
2.4 REASONS FOR PARCEL SALES	15
2.5 LOT AND PARCEL SIZES AND PRICES	17
2.6 SCHOOL ENROLLMENT	21
2.7 STUDY AREA PROXIMITY TO MAJOR METROPOLITAN AREAS	21
3 SUMMARIES OF SUBDIVISION ACTIVITY BY TOWN	23
3.1 KINGFIELD	23
3.2 CARRABASSETT VALLEY--SUGARLOAF USA	23
3.3 EUSTIS	23
3.4 SUBDIVISION ACTIVITY BY OWNERSHIP TYPE	24
4 TOWN DESCRIPTIONS	25
4.1 KINGFIELD	25
4.1.1 Town Population/Schools	25
4.1.2 Businesses In Town	26
4.1.3 Town Government/Land Use Rules	26
4.1.4 Subdivision Activity	27
4.2 CARRABASSETT VALLEY	29
4.2.1 Town Population/Schools	29
4.2.2 Businesses In Town	30
4.2.3 Town Government/Land Use Rules	30
4.2.4 Subdivision Activity	31
4.3 EUSTIS	34
4.3.1 Town Population/Schools	34
4.3.2 Businesses In Town	34
4.3.3 Town Government/Land Use Rules	35
4.3.4 Subdivision Activity	35
5 MAPS	37
5.1 SUBDIVISIONS KINGFIELD	37
5.2 KINGFIELD VILLAGE	38
5.3 SUBDIVISIONS CARRABASSETT VALLEY	39
5.4 CARRABASSETT VALLEY PRE-STUDY: CARRABASSETT VILLAGE & POPLAR STREAM	40
5.5 CARRABASSETT VALLEY PRE-STUDY: SPRING FARM	41
5.6 CARRABASSETT VALLEY: RIVERSIDE DEVELOPMENT	42
5.7 SUBDIVISIONS EUSTIS	43

5.8 EUSTIS: TEA BROOK SUBDIVISION	44
5.9 EUSTIS: RIDGEWOOD & RAVENWOOD DEVELOPMENTS	45

List of Figures

1 Study Area and Locator Map	2
2 Subdivisions Studied Per Year	4
3 Grantor & Subdivider Addresses	6
4 Subdivider Company Structure	7
5 Total Subdivision Type, 1980-1989	8
6 Subdivision Type Per Year	10
7 Subdivision Location in Town	11
8 Total Sales and Build Out of Lots	13
9 To-Date Sales and Build Out of Lots	14
10 Reason for Sale of Parcel	16
11 Total Acres Affected, 1980-1989	18
12 Parcel Size	19
13 Acres Affected Per Year	20

List of Tables

1 Study Area Proximity to Major Metropolitan Areas	22
2 Subdivision Activity by Ownership Type	24

frank: 1

1 INTRODUCTION

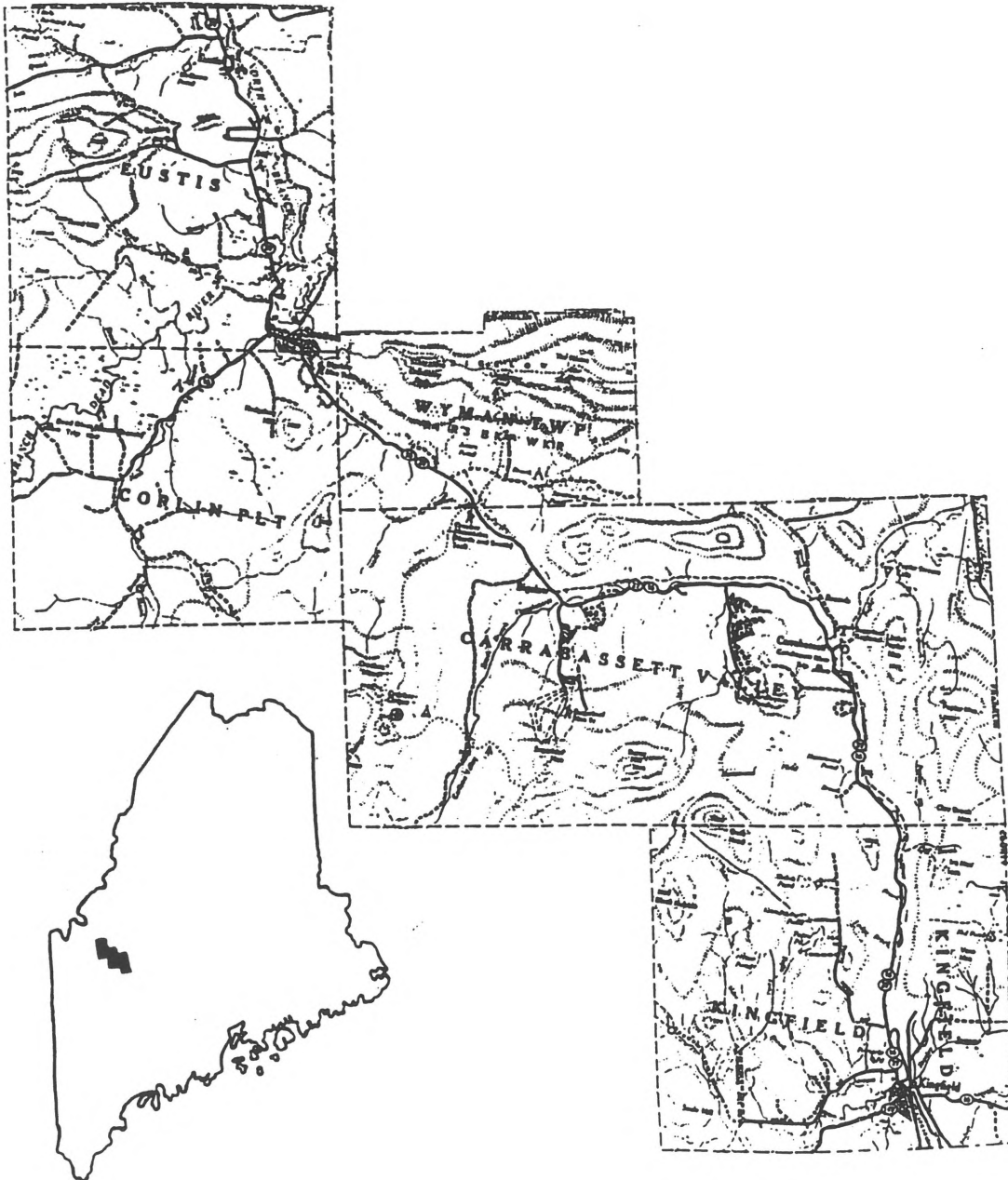
In choosing case study areas, we felt it was important to include an area recognized as a downhill ski region. For this study area we chose the towns of Kingfield, Carrabassett Valley, and Eustis in Franklin County, Maine. The attractions to the region for recreation and business go far beyond skiing alone. The Appalachian Trail, fishing and rafting interests on the Carrabassett River, the popularity of snowmobiling and hunting, and a well respected golf course at the Sugarloaf complex, all add to the recreational options offered in this area. Economically, the area is heavily forested with several major forest products companies and the Penobscot Indian Nation owning substantial timber acreages. Wood using plants in two of the three towns rely on the local forest for raw material.

August 31, 1989

....the irland group

frank: 2

Figure 1
Study Area and Locator Map



August 31, 1989

....the inland group

2 FINDINGS ACROSS THE STUDY AREA

2.1 NO SUBDIVISION ACTIVITY 1980-1982

There is an obvious absence of subdivisions created during the years 1980-1982. This period followed the creation of several subdivisions, in Carrabassett Valley especially, which had a large number of lots, too small by today's regulatory standards, which maintained unsold inventory into the early 1980's.

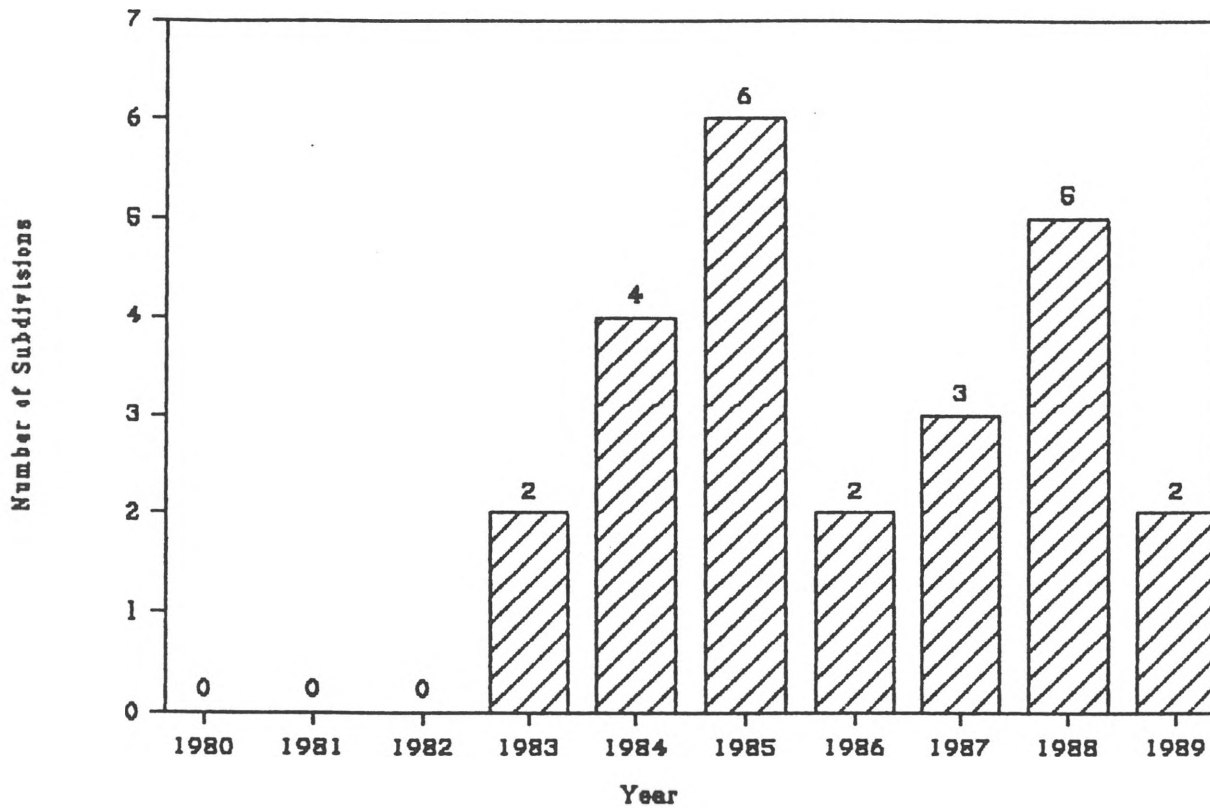
A large number of subdivisions were created in 1985, accounted for mostly by growth at Sugarloaf USA (Figure 2).

For 1989, we included only those projects which have received approval as of June, but felt it was important to include these partial results to provide an idea of the current trends. So far 2 subdivisions encompassing 23 acres and 13 lots have been created.

frank: 4

Figure 2

Subdivisions Studied Per Year



Note: 1989 data is incomplete as this study was done mid-year and included subdivisions approved as of field visit dates.

August 31, 1989

....the irland group

2.2 MOST PROJECTS CREATED BY LOCAL RESIDENTS

Nearly all of the subdivisions were created by people whose residence or business address is in the study area; many were from the same town. In fact, both grantors of parcels and subdividers were all located either locally, or in New England. Some grantors have since moved from the area, but many remain (Figure 3).

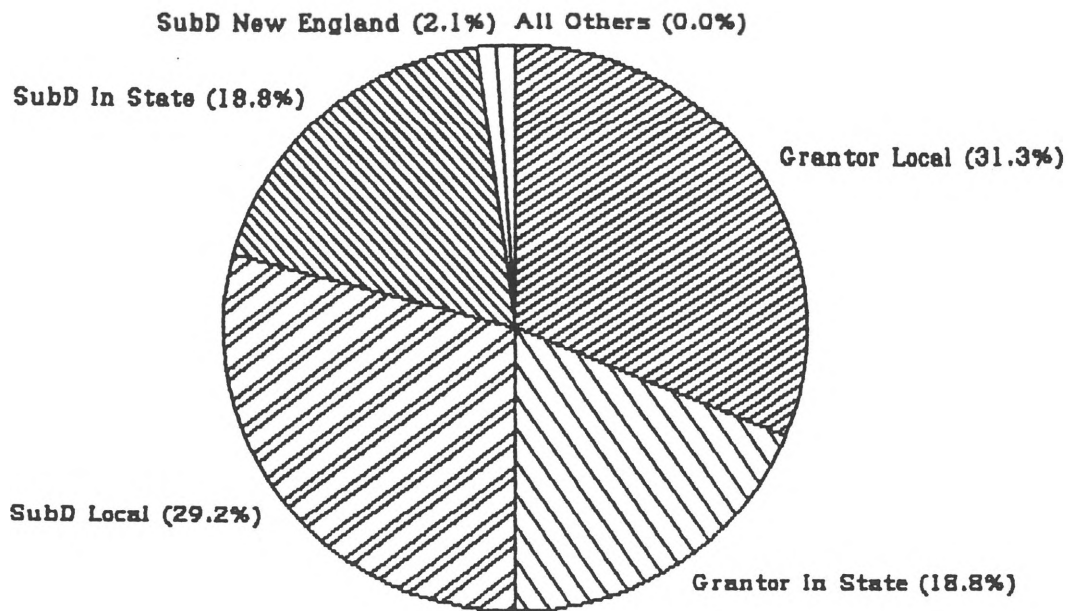
The most active group in creating subdivisions have been families or individuals. Some of these families have owned substantial acreages for many years, developing small percentages of the total ownership over each of several years. Diversified corporations like SMC, involved in both running the resort area and creating housing, have been second most active (Figure 4).

The greatest number of lots created were sold bare, those sold with individual homes already built were all created prior to the study period. There were half as many condominium/townhouse projects created and several projects which included a combination of houselots, condominiums, and townhouses (Figure 5).

frank: 6

Figure 3

Grantor & Subdivider Addresses

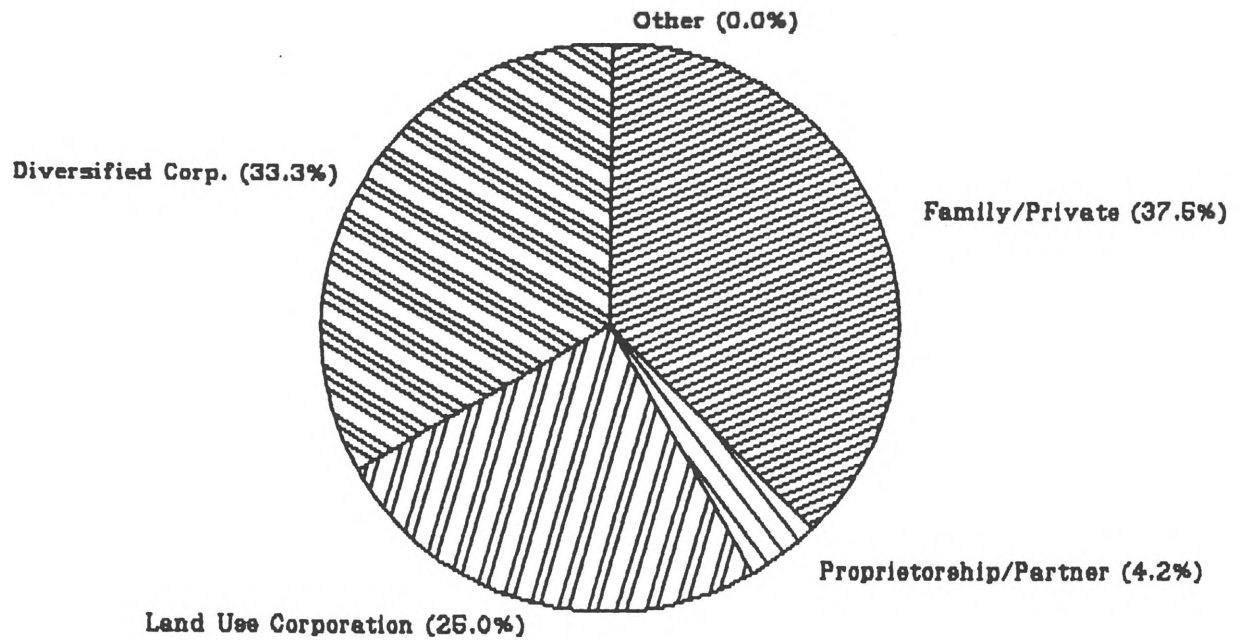


August 31, 1989

....the irland group

frank: 7

Figure 4
Subdivider Company Structure

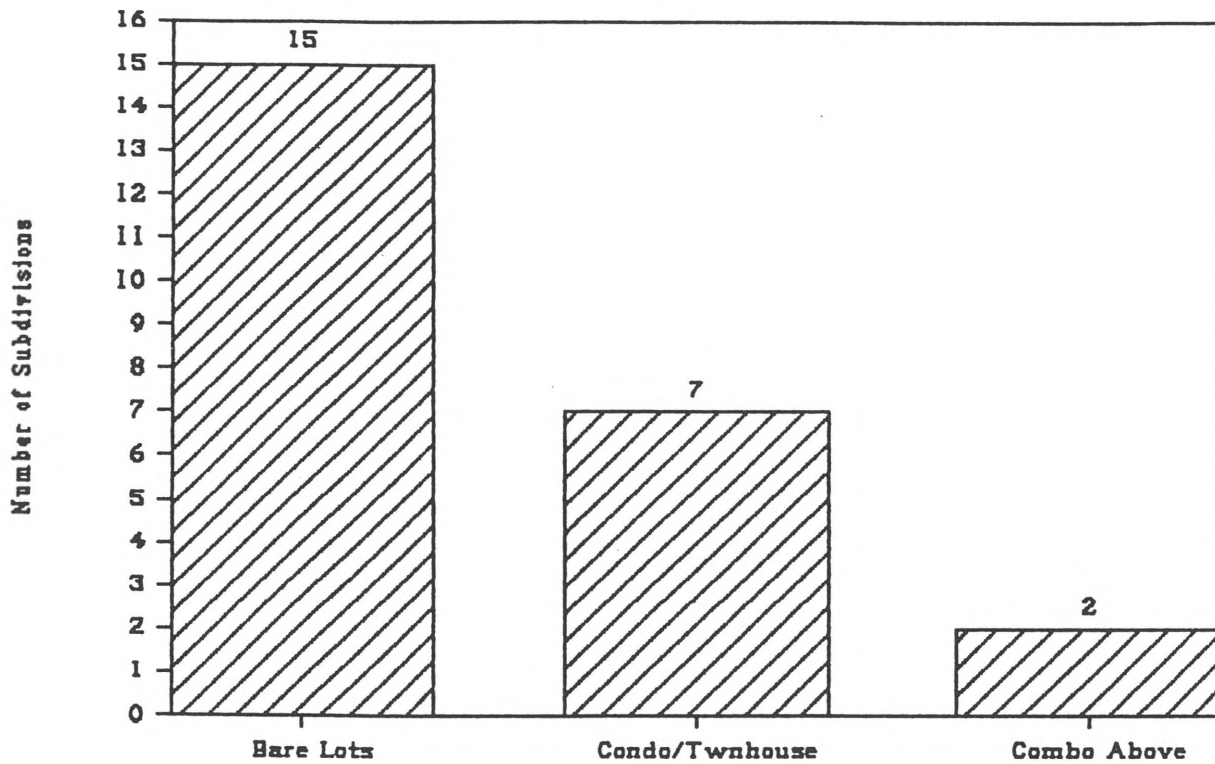


August 31, 1989

....the irland group

Figure 5

Total Subdivision Type 1980-1989



Note: 1989 data is incomplete as this study was done mid-year and included subdivisions approved as of field visit dates.

frank: 9

1984 and 1988 were the years when the most bare lot subdivisions were created. The most condominium projects were created in 1985 (Figure 6), also explained by the growth of Sugarloaf.

As expected, the majority of projects created in this study area were done around the ski area. Conversely, 32% were created along major roads, mostly Route 27. Only two developments were created in locations noted for their exceptional vistas being the primary attraction. These same two were the only projects created in remote, back-country locations (Figure 7).

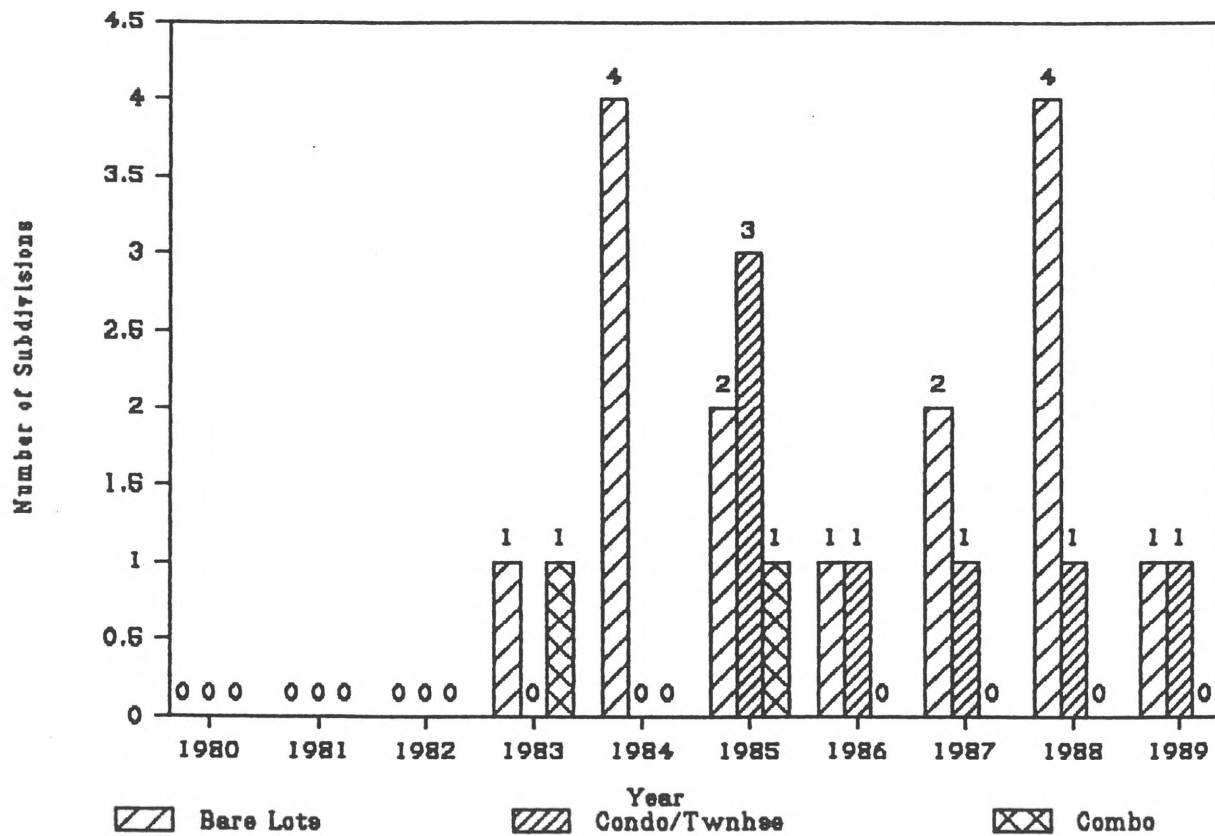
August 31, 1989

....the irland group

frank: 10

Figure 6

Subdivision Type Per Year

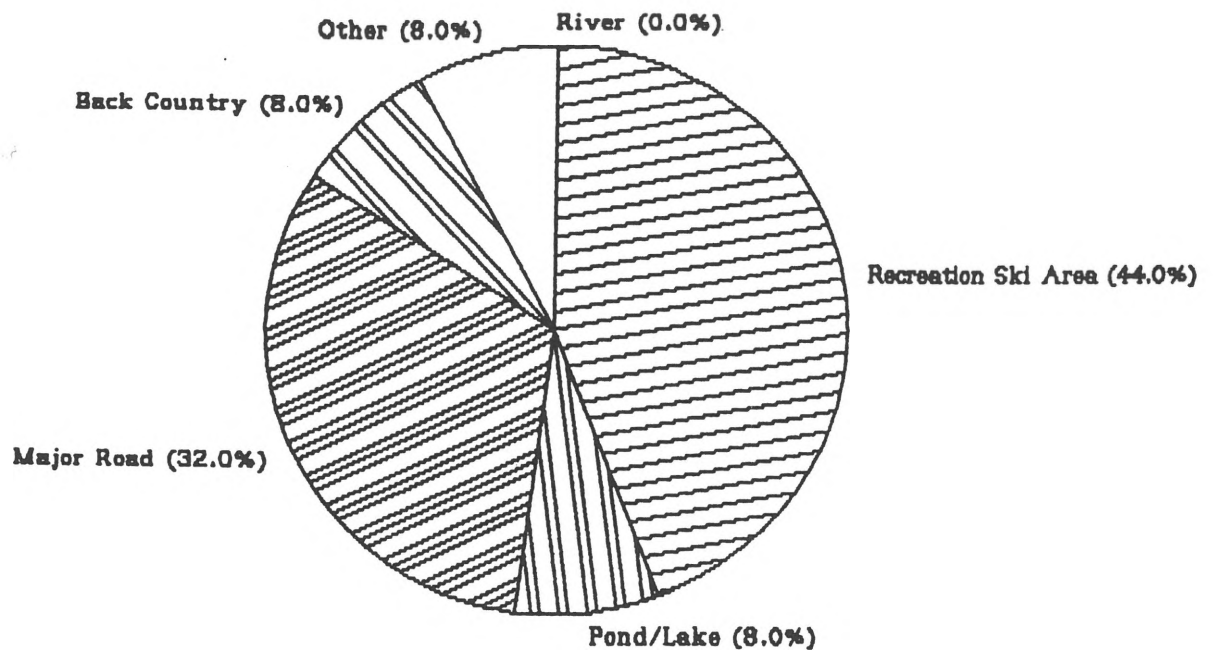


Note: 1989 data is incomplete as this study was done mid-year and included subdivisions approved as of field visit dates.

August 31, 1989

....the irland group

Figure 7
Subdivision Location in Town



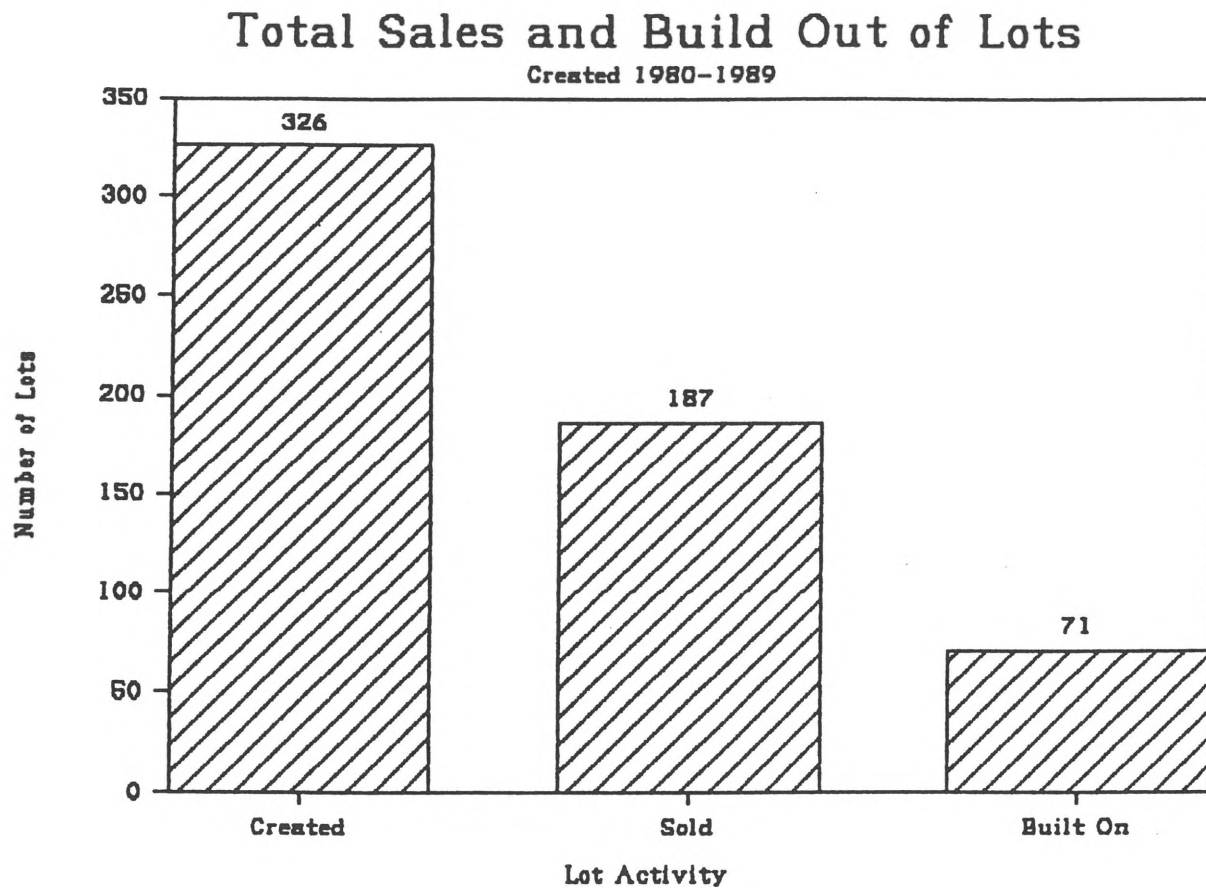
2.3 QUICK SELL OUTS

While it is illegal to actually pre-sell any lots created, the word of mouth advertising done by several of the subdividers accomplished the same goal. Many subdivisions were completely sold in several weeks following their coming on the market.

Of the 326 lots created, to date 57% have been sold and 22% have been built on (Figure 8).

The subdivisions created in 1984 have the highest percentage of lots sold as compared to those created, while 1985 shows the lowest build out for projects created. Subdivisions created in 1988 and 1989 maintain a significant inventory of unsold lots (Figure 9).

Figure 8

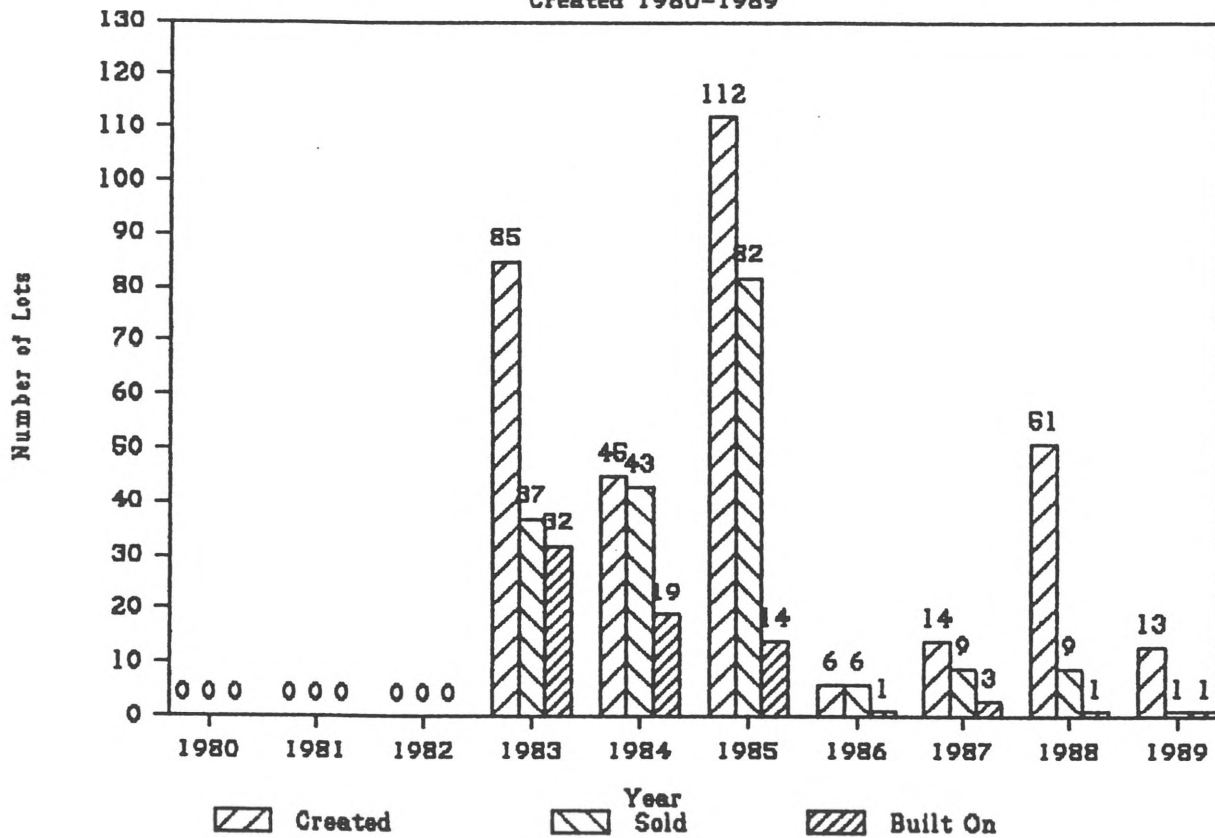


Note: 1989 data is incomplete as this study was done mid-year and included subdivisions approved as of field visit dates.

Figure 9

To-Date Sales and Build Out of Lots

Created 1980-1989



Note: 1989 data is incomplete as this study was done mid-year and included subdivisions approved as of field visit dates.

2.4 REASONS FOR PARCEL SALES

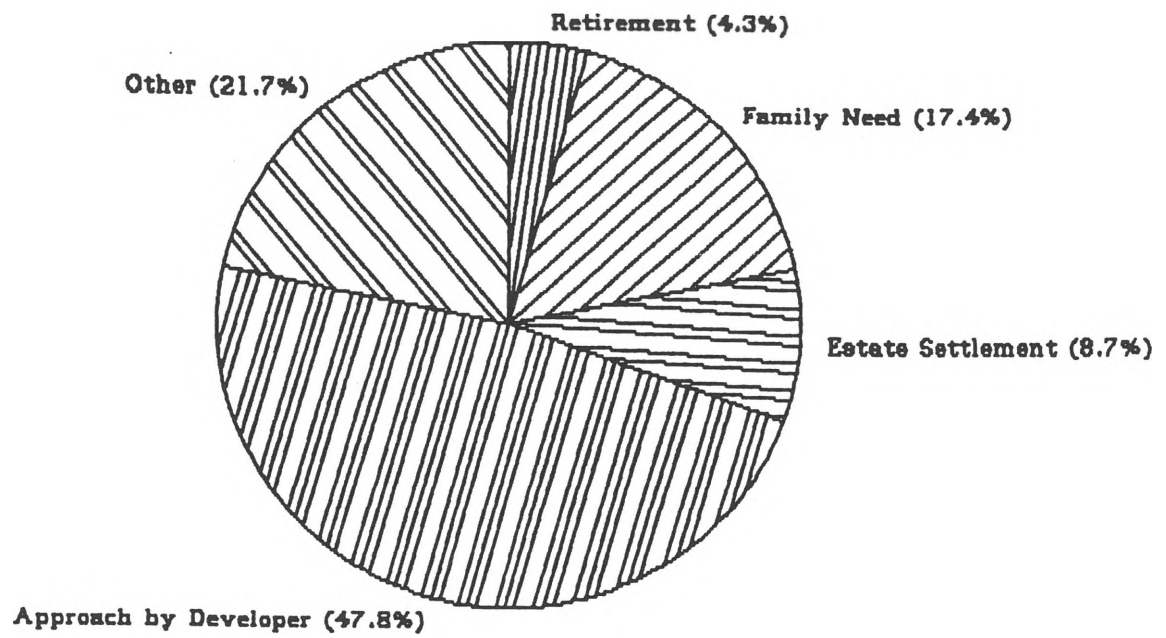
The bankruptcy and reorganization of Sugarloaf Mountain Corporation (SMC) in 1985 dispersed the developments they created around the ski area's base to several companies, all in state, several closely tied to SMC.

The overwhelming reason for parcel sales to subdividers was the grantor being approached by an interested subdivider. The category 'other' is the next most noted reason for parcel sales largely due to the number of projects created by companies completing the planned subdivisions of the bankrupt SMC (Figure 10).

frank: 16

Figure 10

Reason for Sale of Parcel



August 31, 1989

....the irland group

2.5 LOT AND PARCEL SIZES AND PRICES

Acres removed from the commercial forest landbase were approximately 60% of the almost 1,000 acres subdivided during the study period. Acres dedicated to open space/conservation within planned subdivisions were less than 20 (Figure 11).

Nearly eighty percent of the parcels sold or dedicated to subdivision were forty acres or less in size. Of those, the majority were less than twenty acres (Figure 12).

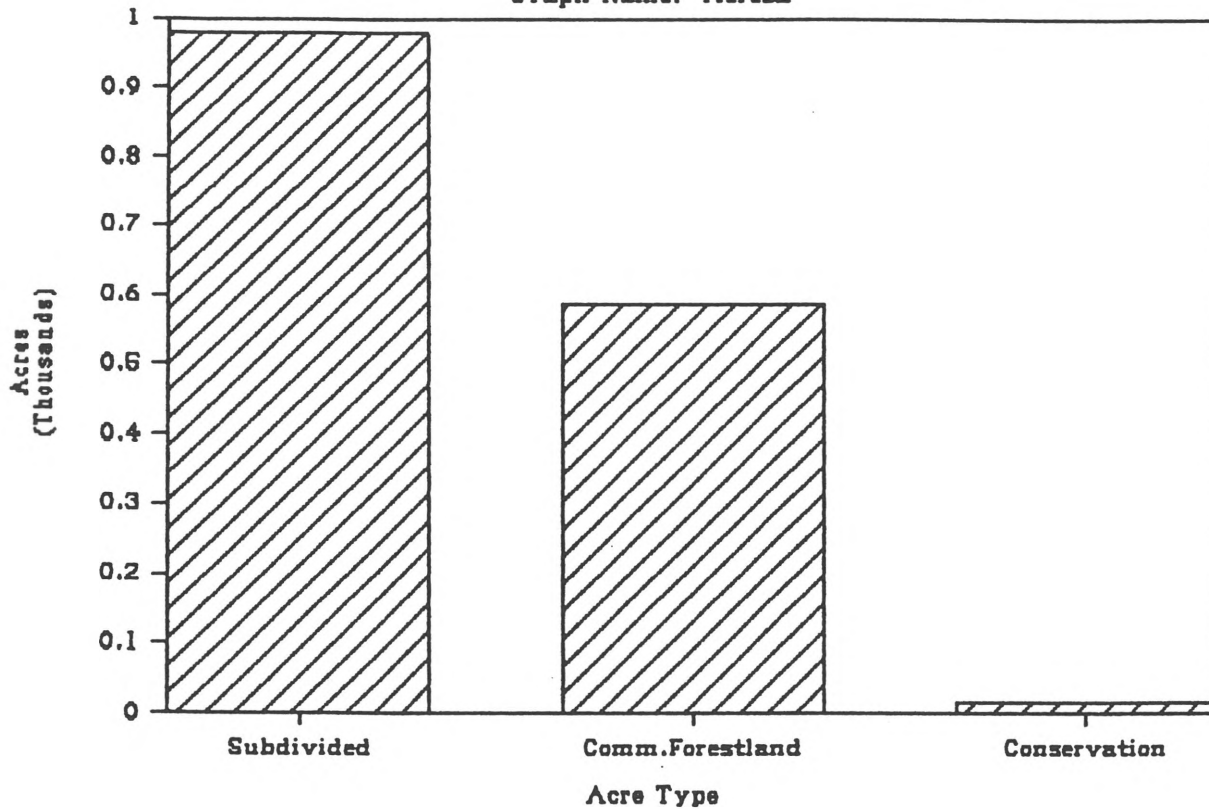
As expected, a large number of acres were subdivided during 1985, already demonstrated to be the year with the most subdivision activity. This was despite the large number of condominium projects created that year. Naturally, few acres per unit, or even project were required. The greatest number of acres subdivided in a single year was 250 in 1988 (Figure 13).

Only two subdivisions created during the study period included 40 acre lots; one selling for \$500 per acre, the other for \$700 per acre. Both of these subdivisions were located in the town of Kingfield. No lots over 40 acres were created during the study period. By definition, whether in organized or unorganized towns, the State of Maine does not consider a project with resulting lots over 40 acres as a subdivision. Such projects are able to be created without the need for state review or approval. The most common lot size in our study area was ten acres or less.

Figure 11

Total Acres Affected 1980-1989

Graph Name: Acres2

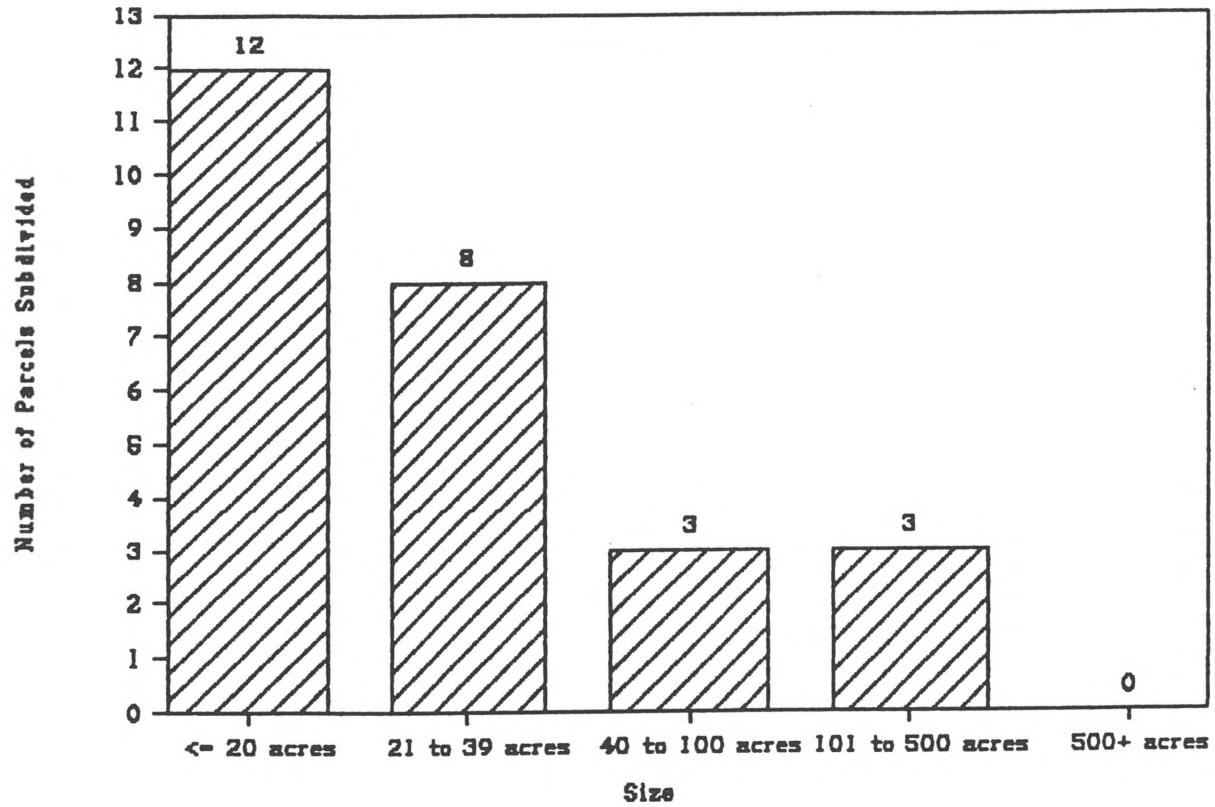


Note: 1989 data is incomplete as this study was done mid-year and included subdivisions approved as of field visit dates.

frank: 19

Figure 12

Parcel Size



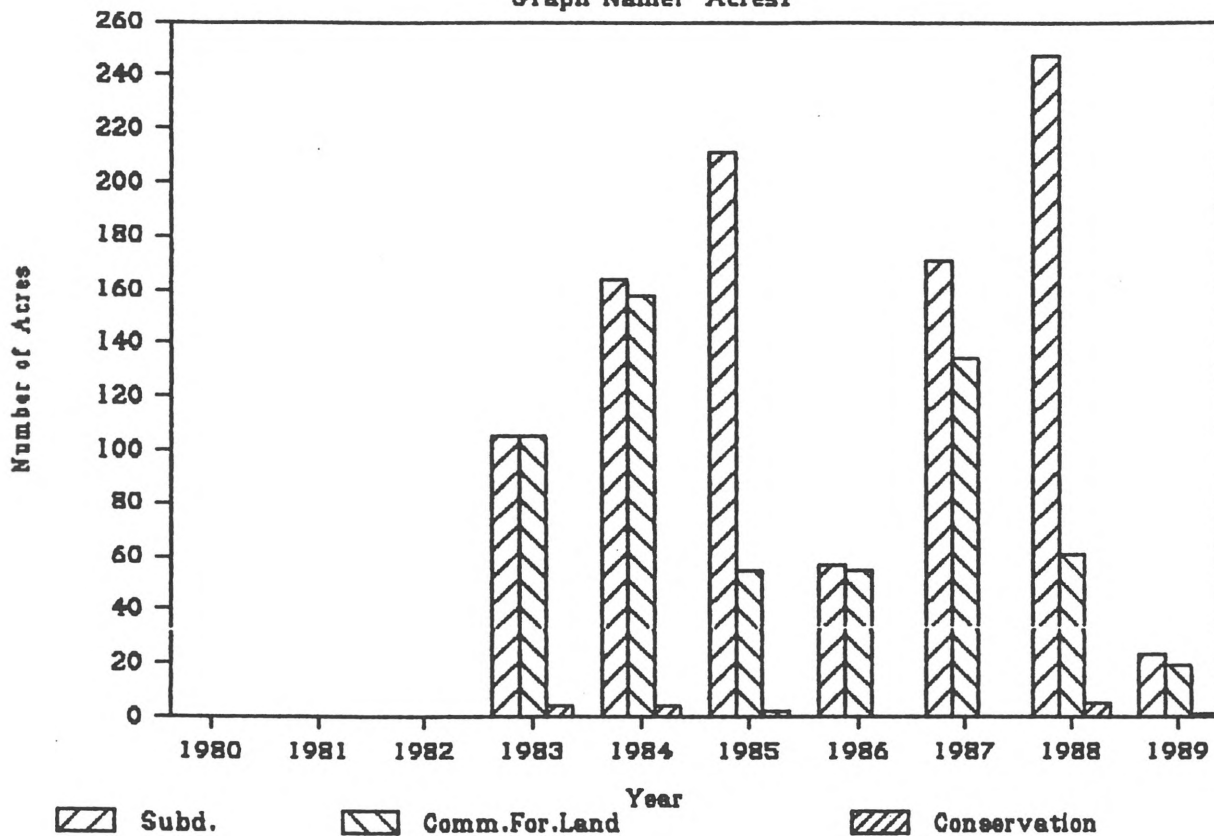
August 31, 1989

....the irland group

Figure 13

Acres Affected Per Year

Graph Name: Acres1



Note: 1989 data is incomplete as this study was done mid-year and included subdivisions approved as of field visit dates.

2.6 SCHOOL ENROLLMENT

School enrollment in the three towns studied has increased by almost 25% during the study period. As might be expected, the town of Carrabassett Valley, despite having the largest amount of new development, has the smallest increase in enrollment at 8% compared to Eustis and Kingfield at 34% and 22% respectively.

2.7 STUDY AREA PROXIMITY TO MAJOR METROPOLITAN AREAS

Using the town of Carrabassett Valley as the center of the study area, only three population centers are within a five hour drive: Portland, Maine; Montreal; and Quebec City. With a 5-1/2 hour drive to Boston and an 8 hour drive to New York City, it is possible for a great many families to be considered potential buyers for lots in this area. The nature of a ski area often makes those interested in weekend trips more likely to purchase lots, thus reducing the number of possible buyers (Table 1).

Table 1

Study Area Proximity to Major Metropolitan Areas

<u>City</u>	<u>Hours</u>	<u>Miles</u>
Albany	7	375
Boston	5.5	245
Buffalo	9.5	565
Hartford	6.5	350
Montreal	4	338
New York City	8	450
Portland	2.5	136
Quebec	3.5	292
Syracuse	9	515

3 SUMMARIES OF SUBDIVISION ACTIVITY BY TOWN

3.1 KINGFIELD

Subdivision activity has been largely for year round residents, many projects were created as families settled estates or broke up old farms. A majority of the original lot buyers were not only Maine residents, but from this or a local town. The existence of Sugarloaf USA has had little affect on Kingfield's subdivision activity, although town businesses obviously benefit from the proximity to the ski area.

3.2 CARRABASSETT VALLEY—SUGARLOAF USA

What started as a ski club in the 1950's has grown into one of the major ski areas in the northeast, bringing with it first small seasonal camps along the highway, then housing and condominiums concentrated heavily around the mountain's base. Little land is available elsewhere in town due to large landholdings of paper companies and the Penobscot Indians. Neither group has demonstrated a willingness to sell, while neither has ruled out the possibility entirely.

3.3 EUSTIS

Once again, despite the proximity of Sugarloaf, the majority of subdivision activity has been unrelated to the mountain. After a major area was subdivided in the early 1970's, the balance of projects were created with local housing demand, and other recreational demands, in mind.

3.4 SUBDIVISION ACTIVITY BY OWNERSHIP TYPE

The land subdivided during the study period represent less than 2% of the total acreage in each town, and less than 4% of the non-industrial private acreage in each. These percentages are 0.9 and 2.6 across the study area as shown in Table 2.

<p align="center">Table 2 Subdivision Activity by Ownership Type</p>				
	<u>Kingfield</u>	<u>Carrabassett Valley</u>	<u>Eustis</u>	<u>Entire Area</u>
Total Acres in Town	24,525	49,430	31,360	105,315
Industrial Forest				
Ownership	11,400	35,045	16,551	62,996
Public/Conservation	75	3,405	980	4,460
Reserved Acreage				
Total	11,475	38,450	17,531	67,456
Non-Industrial				
Private Acreage	13,050	10,980	13,829	37,859
Acres Subdivided				
1980's	404	403	172	980
Acres Subdivided as				
% of Town Total	1.6%	0.8%	0.5%	0.9%
Acres Subdivided as				
% of Non-Industrial	3.1%	3.7%	1.2%	2.6%
Private				

4 TOWN DESCRIPTIONS

4.1 KINGFIELD

Kingfield is the first town reached traveling north on State Highway 27, the major road found in all three of the towns studied. Farmington is the closest population center to the study area with approximately 7,350 residents. Farmington is the Franklin County Seat, and the closest substantial town to the study areas, located twenty four miles to the south. The other major road which leads to Kingfield is State Highway 16, accessing the study area from the town of Skowhegan, the County Seat of neighboring Somerset County. These two roads join in Kingfield to lead through the Carrabassett Valley. Map #1 shows the town as a whole and indicates the locations of subdivisions studied.

4.1.1 Town Population/Schools

Population in 1989 is approximately 1084. The only school in town is for elementary level students, with a total of 200 pupils. This school also serves three local towns including Carrabassett Valley. With no High School of their own, the 57 high school students in Kingfield attend the Mt. Abram High School in neighboring Salem.

In 1980, the beginning of our study period, there were a total of 210

students combining those attending the Kingfield Elementary School, and Kingfield high school students at Mt. Abram. This means that there was a 22% increase in enrollment during the study period.

4.1.2 Businesses In Town

Of the three towns studied, this is arguably the most suburban. The businesses in town include three wood turneries drawing raw material from the local area, five realtors, two insurance agencies, two banks, three beauty parlors, a thirty room hotel dating to the early 1900's, two oil dealers, three 'bed & breakfasts', a half dozen restaurants, a car dealership, and a substantial lumberyard. The locations of many of these establishments appear on Map #2. The existence of all these businesses is surprising, considering the continued rural character of the town. Few of the commercial structures are newly built; many older buildings have been renovated to make them more attractive to the tourist trade and more useful in their new business applications.

4.1.3 Town Government/Land Use Rules

Town government is of the town meeting type with a board of selectmen. In 1988 a timber cutting ordinance was initiated requiring permits from the town prior to cutting. This rule applies to all harvesting operations, not just those proposed in recognized sensitive areas such as flood or shoreland zones.

Also in 1988, the town recognized the continued popularity of Sugarloaf USA, likely pending projects, and the obsolescence of a comprehensive plan unchanged since 1973, as a dangerous combination for allowing future unchecked development. In January of 1988 a subdivision moratorium was enacted banning subdivisions and the construction of any multi-unit structures, while still allowing the construction of single family homes whether alone or as part of existing subdivisions. As directed in the moratorium, a new comprehensive plan was adopted in March of 1989 which includes a subdivision ordinance requiring approval of a subdivision plan by the town planning board. Until this comprehensive plan, building permits were required only in areas designated shoreland protection or flood zone.

4.1.4 Subdivision Activity

The subdivision activity in town has been predominantly since 1970, with only three projects taking place during our study period, 1980-1989. Many of the subdivisions created in town can be traced to the large landholdings of a single Kingfield resident now living in Virginia. At one time he owned 1200 acres in Kingfield and the surrounding towns and sold it to a local timber harvester who sold parcels over the course of several years. Interestingly, this timber harvester has recently retired, claiming that the laws designed to limit development have made it economically infeasible for him to operate. A

frank: 28

significant portion of this land has been purchased by a couple in Massachusetts who have sold smaller portions through a local realtor familiar with the area, having worked as a game warden there for many years.

August 31, 1989

....the irland group

4.2 CARRABASSETT VALLEY

The next town traveling north on Route 27 (now joined by Route 16) is Carrabassett Valley, the home of Sugarloaf USA. The valley that town is named for allows little room for any other roads. Route 27 being a state maintained road leaves the town budget to care for less than ten miles in total. The roads serving the ski area and each subdivision are privately owned, created by the respective developer.

4.2.1 Town Population/Schools

In 1970, what is now Carrabassett Valley was two townships that had a combined population of 11 residents. In 1972 the two were joined and organized as the town of Carrabassett Valley. By 1980 the population was 107 and in 1989 there are approximately 350 year round residents. These numbers pale in comparison to the ten thousand plus that can be found in the valley on the busiest ski weekends of the year.

As mentioned in our description of Kingfield, Carrabassett Valley has no schools of its own, but pays to send students to elementary school in Kingfield and High School students attend Mt. Abram. There are 24 such elementary students, and nine attending public high school. There is a private boarding school in the town for those of high school age with a total enrollment of eighty, including five from the town. This diverse group results in a total

of 38 students in Carrabassett Valley in 1989. The comparable 1980 total for student enrollment was 36, indicating an 8% increase in enrollment during the study period.

4.2.2 Businesses In Town

There is no industry in town that cannot be directly tied to the existence and support of the ski area. A small airport sits directly across the road from one of two gas stations in town and the only grocery store not located on the mountain. There are three real estate agencies in town, two at the ski area, and one nearby.

4.2.3 Town Government/Land Use Rules

Town government is handled by a town meeting format. There is a five member board of selectmen and a town manager responsible to the board. Both the town manager and town clerk are full-time paid positions. Committees appointed by the selectmen include a conservation commission, planning board, zoning board of appeals, and a parks and recreation committee.

Originally this was two townships, Jerusalem and Crocker, that had no local government but relied on the state for services and regulation as many unorganized towns in northern Maine do to this day. Total land area in town is 49,430 acres resulting from the joining of these two townships. Of this, a significant portion is owned by several paper companies, but the largest single landowner in town is the Penobscot Indian Nation. Statewide, the tribe

is ranked the tenth largest landowner with slightly over 200,000 acres. Following a 1980 settlement with the State of Maine over land claims, the Penobscot Nation purchased 25,000 acres here from the Dead River Company in 1981.

4.2.4 Subdivision Activity

The locations of the projects we studied appear on Map #3, showing that development has been along the corridor between highway 27 and the Carrabassett River, and around the base of the ski area. Subdivision activity started in the 1960's between Route 27/16 and the Carrabassett River, with a large number of small lots. Maps #4 and 5 show the layouts of three of these early developments and why they proved popular; river frontage and easy access to the only major road in town. These are mostly quarter-acre lots which would not meet today's regulations, but sold well at the time, providing many people with an inexpensive vacation homesite. On many of these lots small A-frame style structures were built for use as seasonal camps. A large number of these small structures remain to this day, some having been substantially improved, but many still provide no more amenities or living space than they did originally.

The Dead River company owned thousands of acres in the surrounding area to support its early sawmill operations and created many of the subdivided lots here in the 1970's. Many homes were also built on these lots by a division of the company.

The ski area itself was developed by SMC which acquired the 7,000 acres it now owns in a number of purchases from paper companies operating in the state. As Sugarloaf USA grew in popularity, development moved off the highway to areas closer to the slopes and base lodge. In the seventies condominiums came to Sugarloaf with the most units built in a single year during 1984 with 132 building permits issued for new structures. There is an interesting mix of development types in the Sugarloaf complex. Map #6 provides the layout of Riverside Development created on the mountain. While there are 82 lots in total, fifteen are considered estate lots with up to three acres per lot, with the balance of the lots being approximately one acre in size. Some of the other projects include houselots and townhouses in the same development, others condominiums and homesites. One of the most intriguing plans to us is the 'incredible shrinking lot'. In this situation a buyer purchases a lot one plus acres in size, but once the lot is built on, ownership is reduced to the ground the home covers plus a ten foot border surrounding it. The balance is devoted to common ownership of all residents in the development. This plan is limited to one project in the Valley, but is indicative of the creativity that has gone into common space creation in recent years. Only one of the developments away from the mountain that we studied had any allowance for common/conservation space.

In the Carrabassett Valley of today, there are approximately 1200 condominium units, projects on the mountain continue to be created, and units

frank: 33

do sell, but a push is on to find land along the highway for future projects. The Carrabassett River provides some of the most desirable spots for development, but had its development potential realized through the pre-1980 subdivision activity. A commonly heard comment amongst area realtors is that there is still a significant housing demand, but no more available land.

August 31, 1989

....the irland group

4.3 EUSTIS

The last town in our study area is Eustis, dominated by the village of Stratton where Routes 16 and 27 diverge. Following Route 27 allows one to reach the Canadian border, while Route 16 heads toward the town of Rangeley, also a popular resort area with a major downhill ski resort.

4.3.1 Town Population/Schools

The latest voting list in Eustis included 552 names, but 1989 population is estimated at 800. The sudden increase is accounted for by construction crews taking up temporary residence while building a wood fired powerplant in town. Eustis has 101 students in it's own elementary school and sends approximately 40 students to Mt. Abram High School, for a total of 141. This figure represents a 34% increase over the 1980 figure of 105 students.

4.3.2 Businesses In Town

The industrial base in this town is the local logging industry, a major sawmill, tourism, and recreation in the form of snowmobiling and hunting. Businesses in town include a logging supply store, a bank, two motels, a grocery store, and a general store. Like Kingfield, there is a large hotel dating back to the early 1900's. This one now houses the town office and one of two real estate firms in town. The wood fired powerplant under construc-

tion is due to go on line November 1, 1989. The plant is designed to produce 39.8 megawatts of power. There is some talk of the local sawmill expanding to include a second, separate mill on the same site.

4.3.3 Town Government/Land Use Rules

Like Kingfield, no building permits have been required in town for projects not in shoreland or flood zones, but in Eustis this system remains in effect today.

4.3.4 Subdivision Activity

The majority of subdivision activity in town has been to meet local housing demand rather than aimed at the ski market. Map #7 shows the similarity of subdivision locations in Eustis and the early Carrabassett Valley developments. In both cases, most the development occurred along the only major road in town, even more attractive with nearby water. Also not unlike Carrabassett Valley, several of the pre-1980 developers created a large number of lots too small to meet today's regulations. In more than one case, sales were minimal and lots were combined to make them of sufficient size to meet regulations, and more attractive to the purchasing public. Map #8 provides the layout of one of these early projects, which happened to have lots added during our study period. Sales of the original lots in this case were good with a complete sell-out in a short time.

The existence of Flagstaff Lake in town has not had the effect that other

water bodies do on creating housing sites. Although it is of substantial size, it is a shallow, stump filled lake used as a holding area for hydroelectric power generation, largely unsuitable for recreation, and unattractive for fishing. One substantial subdivision was proposed on a peninsula in the lake covering over 600 acres and a sale was negotiated with a major developer. The owner withdrew the offer to sell, claiming the state was too slow to grant the needed approval.

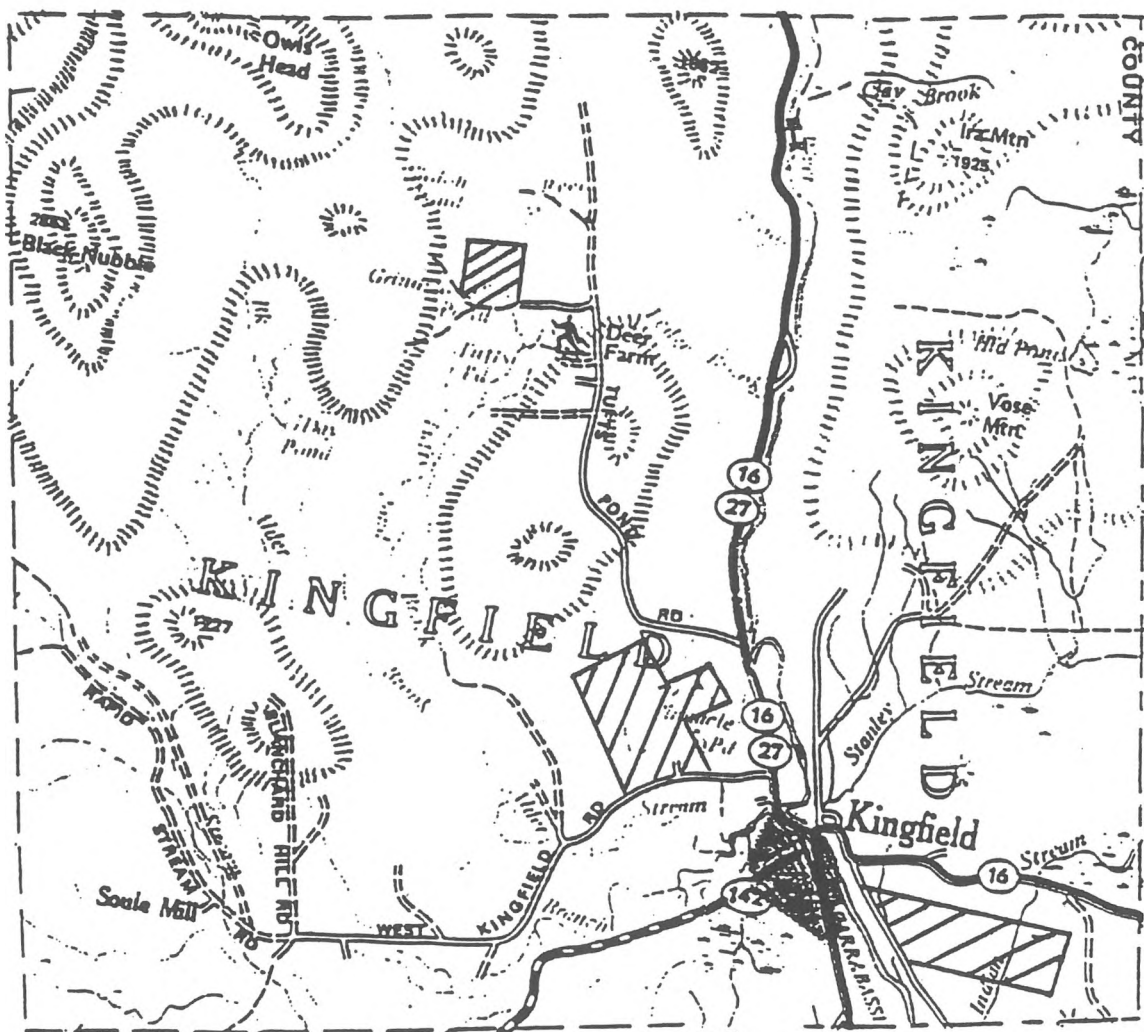
Map #9 is included to show the location of two of the developments we studied, Ridgewood and Ravenwood. They are located on Eustis Ridge; offering spectacular views of the Bigelow Mountains. These subdivisions sit on 55 acres of the 500 purchased by a local family and developed by the buyer's surviving sons. Several of the other subdivisions in town were created in much the same way, with large family holdings being sold off a small portion at a time.

We studied seven subdivisions and found nearly all were created by people living locally. In each case, when developers from outside the area were involved, it was because they had approached the grantor.

frank: 37

5 MAPS

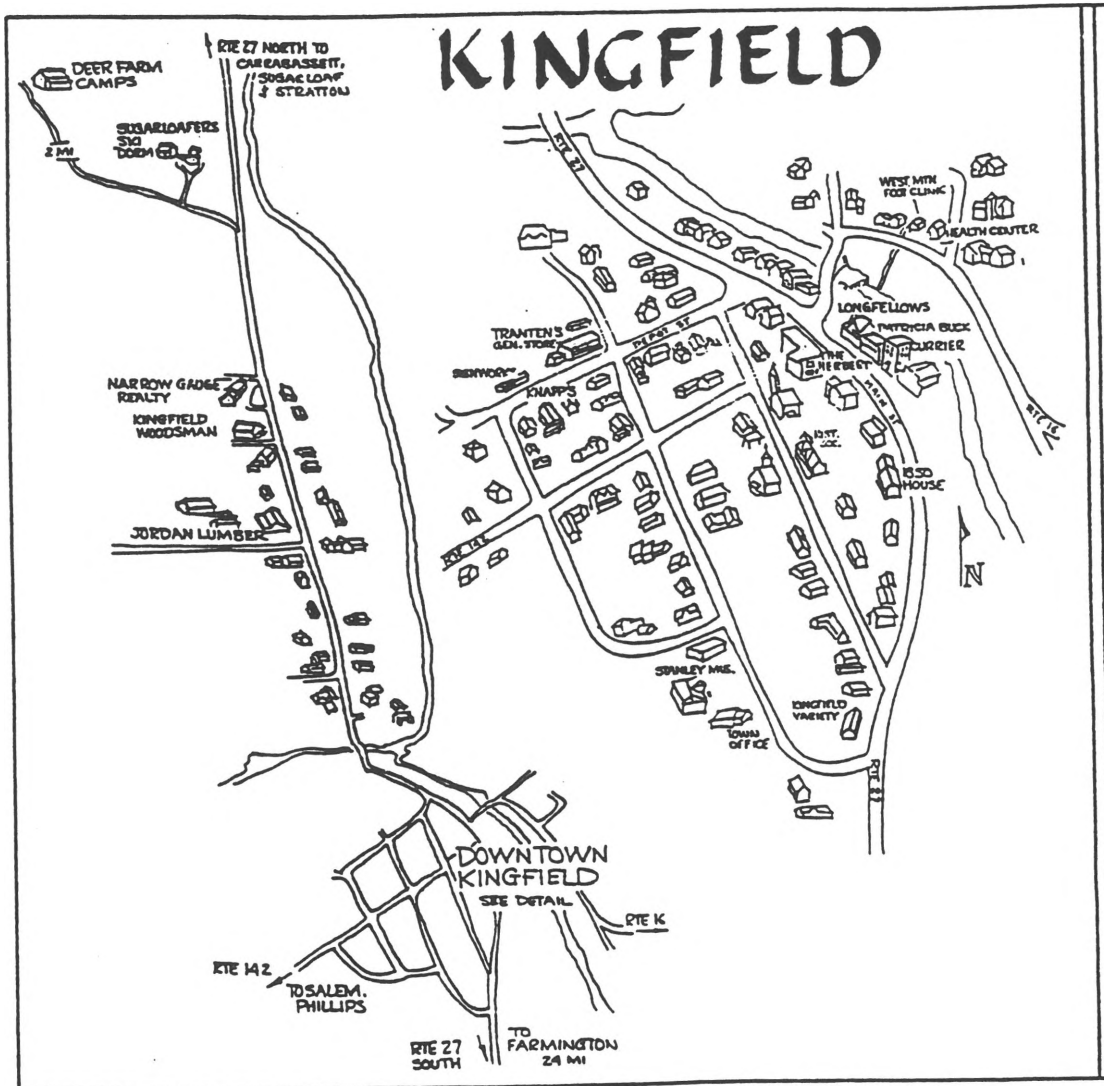
5.1 SUBDIVISIONS KINGFIELD



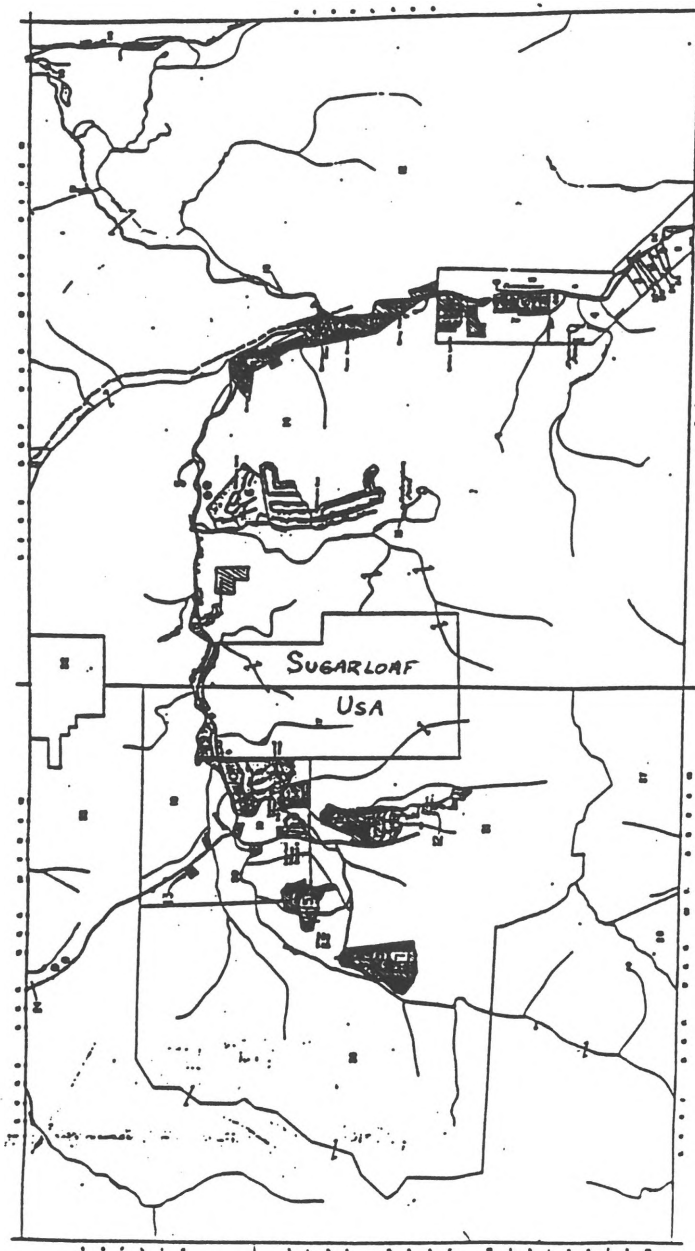
August 31, 1989

....the irland group

5.2 KINGFIELD VILLAGE



5.3 SUBDIVISIONS CARRABASSETT VALLEY

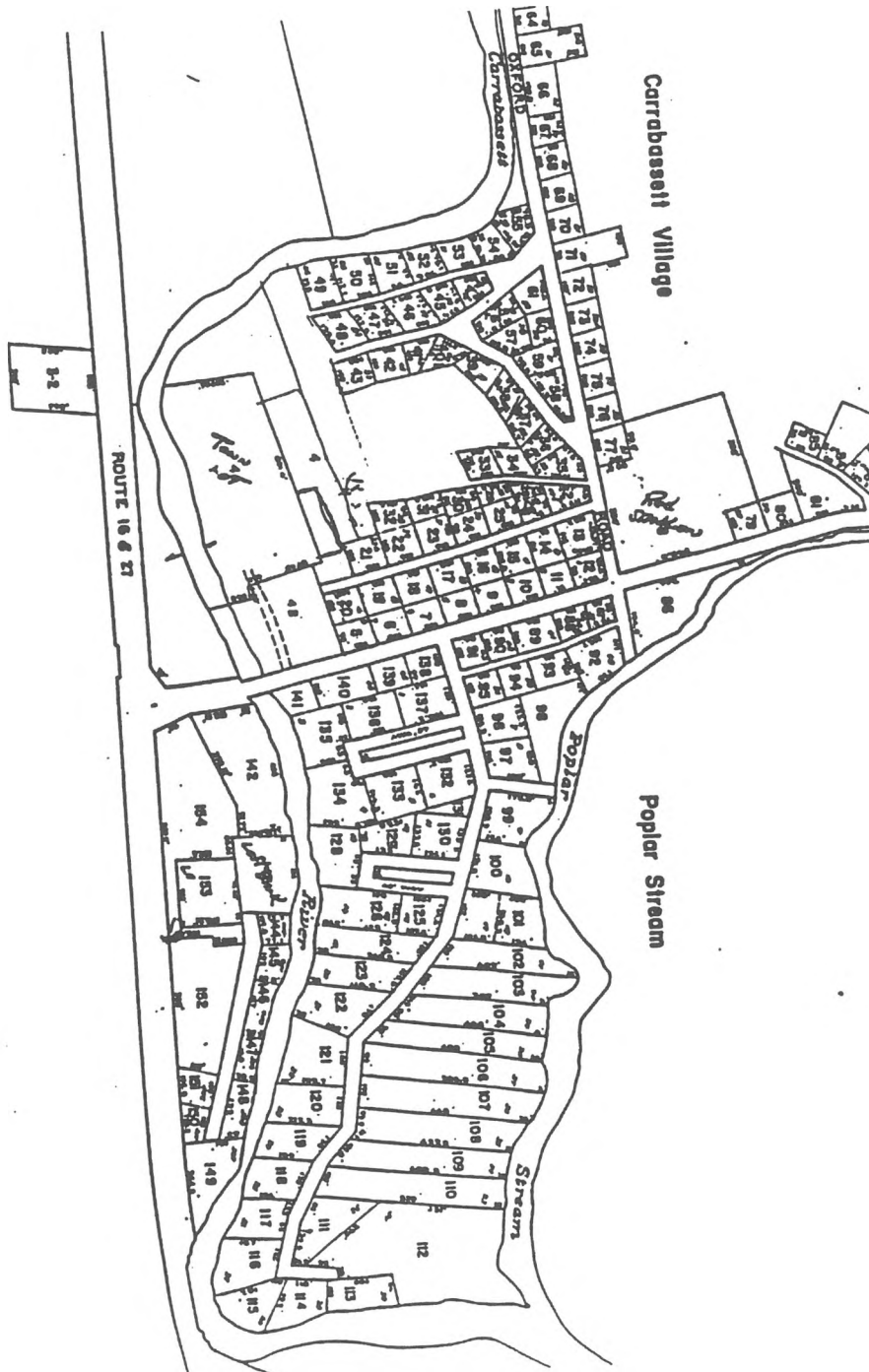


August 31, 1989

....the irland group

frank: 40

5.4 CARRABASSETT VALLEY PRE-STUDY: CARRABASSETT VILLAGE & POPLAR STREAM

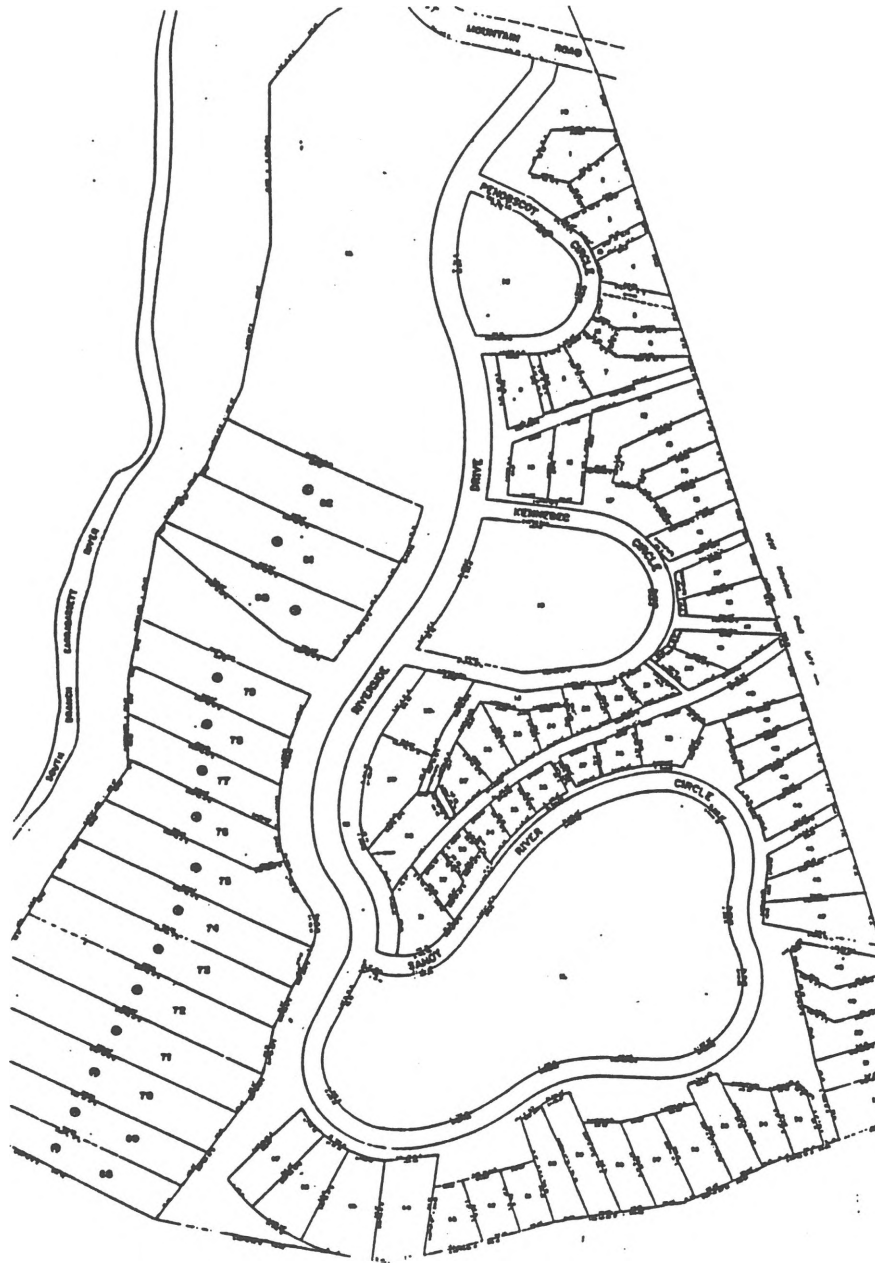


August 31, 1989

....the irland group

frank: 42

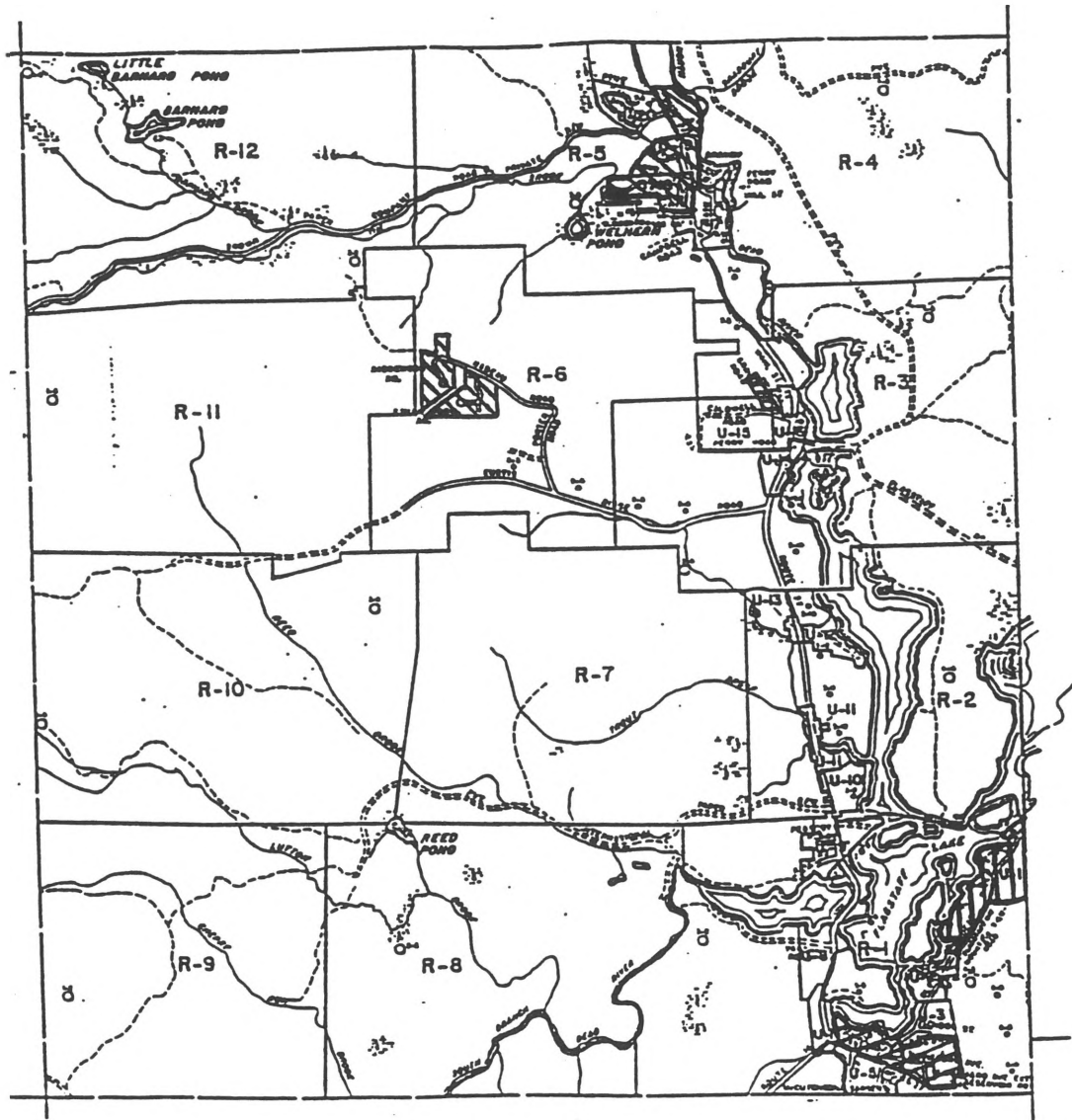
5.6 CARRABASSETT VALLEY: RIVERSIDE DEVELOPMENT



August 31, 1989

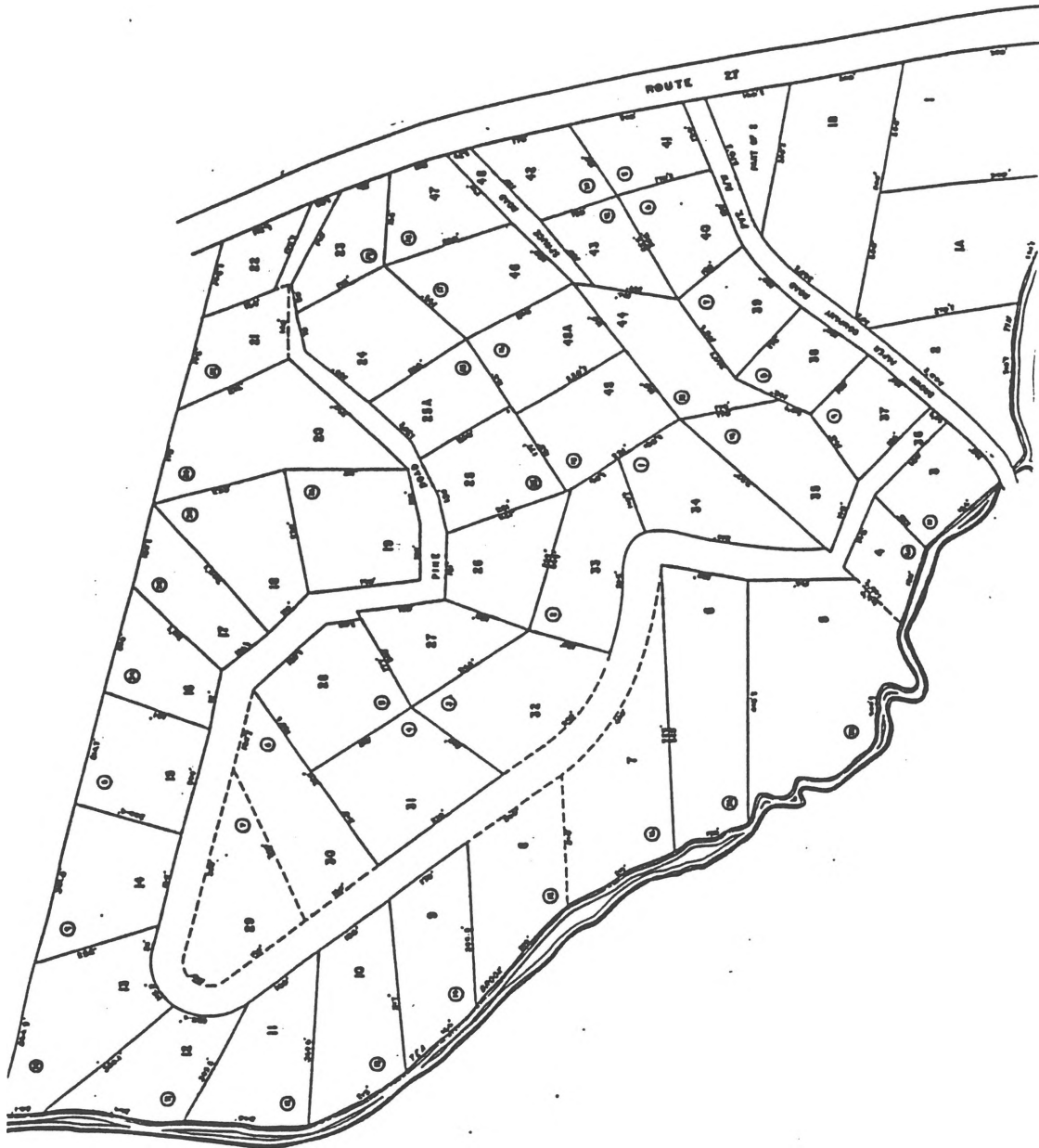
....the irland group

5.7 SUBDIVISIONS EUSTIS



frank: 44

5.8 EUSTIS: TEA BROOK SUBDIVISION

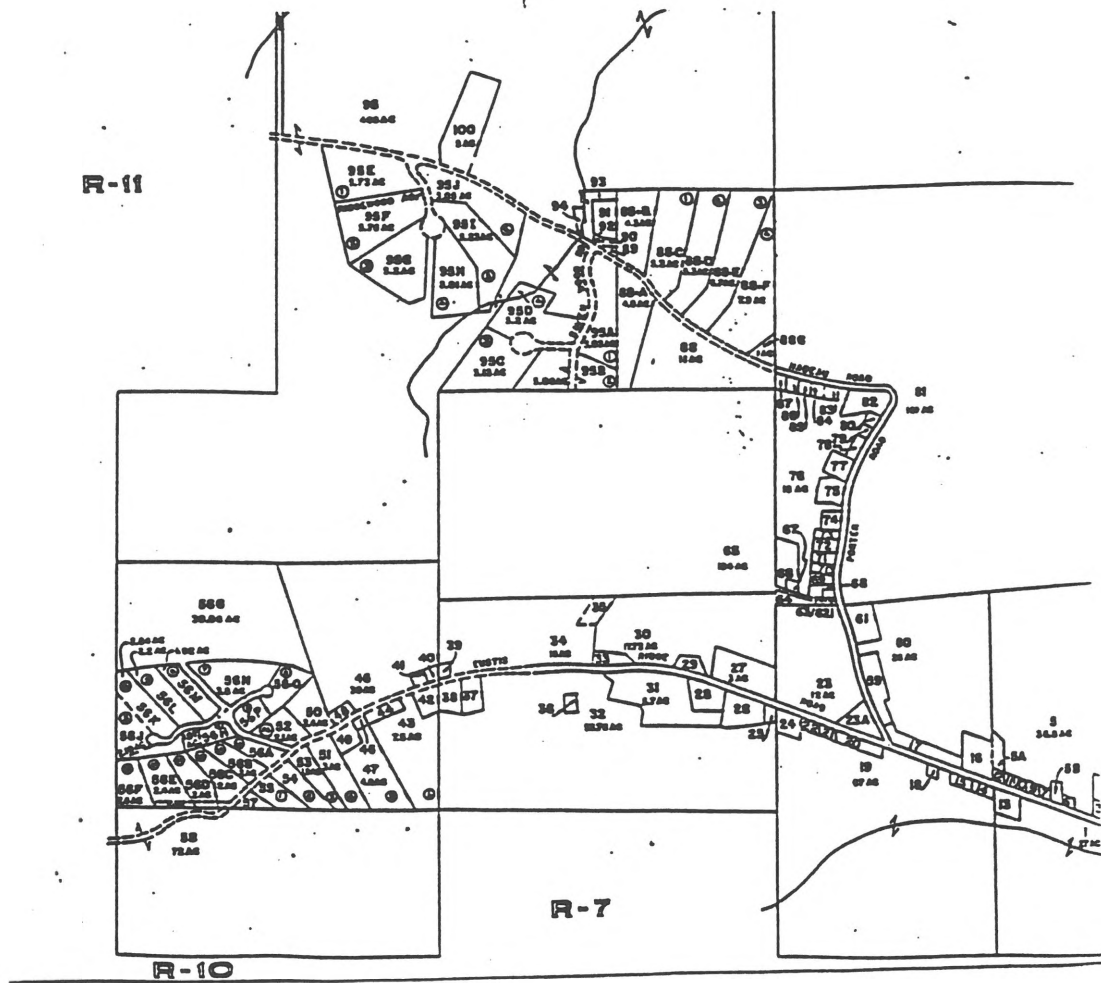


August 31, 1989

....the irland group

frank: 45

5.9 EUSTIS: RIDGEWOOD & RAVENWOOD DEVELOPMENTS



August 31, 1989

....the irland group