

Interviewer: So this is April 11th, and this is **Mark Solomon**. I'm here with Pat Acuff to talk about issues about Fernan Lake for the University of Idaho's MILES project. Thank you, Pat, for coming in. Start with the easy one: how long have you lived in the Fernan Lake area?

Interviewee: First moved up here in 1959 with my parents. We lived in Fernan Village, ____ years of Idaho and a year later moved out of that house, so I was there for nine years. Had a boat on the lake as a kid and water skied and fished and did all that, as kids do. And then I bought a house up there on the lake in 1980, and I'm still there, so that's 34 years on top of 9. So I've been there quite a bit.

Interviewer: Yeah. And other people inform me that, among other accomplishments, you are the keeper of the dam.

Interviewee: I used to be. Way back, I was the dam chairman, as they call 'em. It was in the '80s, I believe. And then I've been mayor of Fernan Village. I was on the council for eight years and mayor for eight years. And as of about six years ago, I haven't been mayor anymore, so...

Interviewer: By choice.

Interviewee: By choice. That's enough. Sixteen years, yeah. [Laughter]

Interviewer: So maybe you could tell me a little bit of the history of the dam, because that's always just a little fascinating thing.

Interviewee: The freeway went through here in 1959 about, and that – they call it the Mill Creek, I guess, or Mill Pond, Mill Creek. There was no obstruction there; there was no freeway. There was no – it went underneath the road and whatever came out in Fernan went in Fernan Lake and vice versa. In *Ripley's Believe It or Not* one time, it was the only stream in America that would flow two ways.

Interviewer: Yeah. I guess it's in the spring flow. The lake would come up high enough.

Interviewee: At times, yeah. So when they built the freeway – and I was 14 years old – the city of Fernan built that dam, from what I know, I think with the permission of the State of Idaho. Not sure. And the city of Fernan has maintained it ever since. When I got out there, in 1980 when I moved there – I don't know exact years – but they made me the dam chairman, and so that's – all that means is that you clear the debris out and you put the boards in in the spring and take 'em out in the fall.

And we weren't doing that for the longest time, and Fernan would go way down. And we had a green algae problem in the later part of summer, depending on **how hot** it got in August over September. And we called it the "lake turning over," and it was pretty messy. And so I thought, "Well, you know, maybe we should start regulating this." Don't know anything about water, don't know anything about algae, don't know anything about much of anything, but I reasoned that if we keep the lake another 2 feet – the lake's only 20 feet deep, 25 in the deepest spot, I guess – that's like 10 percent more volume. I wonder if that would cool the lake down.

So we did that. I started doing that, and the algae wasn't as bad. I can remember when my parents moved out there and they had this boat, you could never see down more than six or eight inches. It was just a green stuff – the algae, I guess, floating around in there. But when we started getting more water, you could see down, at times, seven or eight feet. It was amazing.

Interviewer: So when did that start?

Interviewee: '80s.

Interviewer: In the '80s.

Interviewee: I'm gonna say the early '80s. And then – this is a sidelight – but the Teton Dam disaster happened down in Rexburg, and so the insurance company wouldn't – took the insurance off the dam. And **you know** what? This dam is 4 feet high and 12 feet. No, you gotta be kidding me. Anyway, so our mayor at the time got really

nervous about kids playing. "What if the kids get out and fish off it?" He was like, "What if some kid falls off there and gets hurt? We're gonna get sued, and we don't have any insurance, and I'm gonna tear that dam out."

And I bristled. I said, "No way we're taking that – over my dead body. I'll get you insurance somehow, but we're not taking that dam out." And 'cause, in the meantime, we had – I gotta back up – we had a leak in the dam. It was going around the dam, and the water's coming out a pretty good pace, and so we started to figure out how we could build – this is when I'm dam chairman, trying to – "Well, I'll build a new dam." This in the '80s now, mid '80s, early to mid '80s.

And by the time the Army Corps of Engineers got done with us, it was \$45,000.00 – in the mid '80s. Then the Fish and Game got involved in it, and they wanted a fish ladder for the cutthroat. It went up to \$90,000.00. And so I said, "If we lose this dam, we'll never get it back." So a crusty old logger in the village, a pretty sharp guy, he took all these measurements of height, of water heights in Coeur d'Alene and Fernan Lake. It was pretty – I mean it was all handwritten, except it was pretty – it ended up being pretty accurate.

So he and his son went down there on the weekend, tore most of the dam out around the sides. And, before, it used to be this high above the water and you had to put these – slide these boards. And he got the whole thing off it – what he thought was gonna be summer level, and fixed it, and it's that way today. It cost \$2500.00, and it was one of those deals – I probably shouldn't be saying this, but it's 30 years ago, so it probably doesn't matter – you know, it's better to ask for forgiveness than permission?

And the dam has worked fine ever since. We re-concreted it, and it's a great little dam, and it works. It works for what we're trying to do. Other than that, you know, the dam has been the same, and we have had different dam chairmen through the years, and we do the same thing. You know, there's no science to it other than trying to keep the water level up, and take the boards out in the fall and put 'em in in the spring.

Interviewer: So does water pass the dam in the summertime?
Is there flow in the creek below the dam?

Interviewee: Not much. Hagadone wanted to – one of our mayors, a good friend of Hagadone's, John Marlow, and they wanted to have Fernan Village turn over the control of the dam to them, and he was gonna do it. And, there again, I had – way, "Over my dead body." And I liked him, you know what I mean? But there's no way we're losing control of this dam. 'Cause he wants the water going through there, 'cause it's the creek and – I mean if he's __ __ __, he'd take all the water out till there weren't any more water.

And then they rebuilt the freeway, that off-ramp, 20 years ago maybe, when they went over the top. It kept going – it stopped going around Coeur d'Alene Lake Drive. And that culvert has never worked right since. It's too – again, just from observational scientific data on it – but it appears that it's too high, and that'll stop the water while there's water in the Mill Pond, but it won't go through the culvert. It gets low enough from evaporation and leakage or whatever. Other than that, that's kind of the history of the dam, I guess. And I think it's [crosstalk].

***Interviewer:* Yeah. So pre – you know, in that era of before you started putting the boards into the dam again in the '80s, was there summer flow then? Or does –?**

Interviewee: Yeah. You know, I can't answer that. I'm thinking there was water in that creek more so than now.

***Interviewer:* My understanding is that, in the summer, most of the water's essentially leaving the bottom of the lake into the aquifer.**

Interviewee: I don't know that. I always thought it was evaporation, but it does go down. And when we don't put the boards in, it goes out, obviously, a lot faster. And then, at the end of the year – one example: when I moved out there, I had three poplar trees right on the water. Two were up on the shore a little bit, but high water they'd be in the water. And there was one that was further down the beach, maybe five feet or something, from the other ones. They were kinda like this. You know, the lake's there. And when I started putting – keeping the water up, this tree died; it never got out of the water.

So I don't know – and it's pretty gradual there; it's not steep. So I'm guessing that's two or three feet elevation and maybe ten feet more beach kind of a thing, maybe more. So it made a big difference as far as holding the water in the lake, because that tree would be out of the water by the time spring runoff was gone. When we put the boards in, it was standing in water all summer. And I don't know if that's what killed the tree, but it died.
[Laughter] Stump's still there.

Interviewer: All right. Well, thanks for the dam history.
What do you most value about living in Fernan?

Interviewee: Oh, I think it's a great place to live. It's close to everything. I mean get on the freeway and you get anywhere. It's two blocks away. I like it that we have our own government. There's only 72 households I think out there, and maybe 190 people. I think it depends how many kids they have. But it's beautiful. My two neighbors and I several years ago bought that hillside and gave it to the city of Coeur d'Alene 'cause we didn't want anybody building on it.

And, like I said, been there 34 years, so I just – they'll take me out of there feet first, and I can't imagine living anywhere else. And I've got the old original farmhouse, which was moved from Fort Sherman. Well, the old original farmhouse burned down, so they took one of the officer's quarters, or whatever it was, and moved it down. I think I have the oldest house in Kootenai County, but it's been remodeled so many times you would never know it.

It's just a great place to live. People are nice, you know. Good location, pretty. I wake up in the morning and we have a view out of every room but one. We have – even both our bathrooms have views. I mean it's just – it's pretty incredible. A lot of wildlife.

Interviewer: Do you use Fernan Lake itself?

Interviewee: I used to fish on it a lot. My kid duck hunts on it. I'm a duck hunter. I've never duck hunted on it, but he might go down at the _____, so he goes down there and does that. And he fishes it, and it's a great place. When I moved out there as a kid, the people that owned my house, their son was my best friend. And we both came out of the same neighborhood in Coeur d'Alene, and he moved out there a couple of years before I did, and so I'd go out there almost

every day in the summer and hang out, and then when his parents decided to sell it, I bought from his parents. And I thought, "Boy –" – and I wasn't married at the time, and I always thought if I ever had children, it'd be a great place to grow up, 'cause that's kinda where I grew up a little bit, so...

Interviewer: Has your use of the lake been changing over time, other than for factors of age?

Interviewee: Don't water ski any more. [Laughter] Haven't done that since about 45. I **couldn't stand the muscle aches** after you got done with it. I don't use it as much. I used to do a lot more ice fishing than I do now, and I used to fish more. But we use it, yeah, but less; and I would guess that's age.

Interviewer: Thinking about the algae in the lake, has the incidence of algae been changing over time?

Interviewee: The last two years have been terrible. Different time of year, too.

Interviewer: Before that it was –?

Interviewee: Fall, late summer, fall. Yeah, it was green, not brown.

Interviewer: And any hunches as to what's happening that's changing things?

Interviewee: The only thing I can think of is they changed the road. And I've got pictures of water, muddy water – got 'em on my phone if you want to look at 'em **with Dave**.

Interviewer: I've seen 'em.

Interviewee: Yeah. And it's – that one picture of the bay, I went down there – this is two years ago – I went down there and the water was clear and clean. And I just happened to be going by there. It was raining, and I thought, "Well, I'll go see if anything's happening." This is right after it was built. And it looked good, couldn't see

any water running in the lake or anything. So then I went home, and we had this torrential downpour about half an hour later, so I went back there and saw all the mud running in the – and the bay was brown. That whole bay was brown, and not algae – mud. The whole bay from the mouth to the bay. That's a pretty big – that's where that house is down there on the –

Interviewer: **Yeah.**

Interviewee: All the way from the – well, you saw the picture – but, basically, from that house to the mouth of the bay. And that happened in a half hour, and you can see where, on the hillsides, the cuts they made, where the water's been running, just making little rivulets here, whatever they call 'em – rows in there.

Interviewer: **Yep. How long has DEQ been interested in the lake? Do you know?**

Interviewee: Well, I kinda dropped the ball on it. Back in – hmm, I'm gonna say 20 years ago, they – it was kinda when we were looking at this hillside _____. That took about a 15 year deal to get that in our possession. And I don't remember if that was the college, but I think it was. We were looking at the hillside, and D – I don't know how – exactly how it happened, but DEQ – we formed a committee, which now is the Lake Protection thing, when I was on the council. And the precursor to that was we had – DEQ gave me all this stuff, the little – I can't remember the name of the little thing – round. It had black and white [crosstalk].

Interviewer: **Secchi disks.**

Interviewee: I had that job for a while, and I went down _____. I knew where the deepest part of the lake – where they showed me where the deepest – anyway, I did all the tests and I did that for not very long, a couple three times, and I thought, "This is not – this can't be productive," and so I quit doing it. I don't know if anybody's done it since or not.

So, other than that – and that was 15 or 20 years ago when they – when I first knew they were interested _____. But when I quit doing it, I kinda turned it over, as I said, to this Lake – I don't remember the name of it now. And I think somebody from there – maybe

Bill Miller was doing it for a while, Dr. Miller. But I don't know where that ended up. Are they still doing that?

Interviewer: I think so. I think they're still out there doing reasonably regular testing.

Interviewee: And, there again, during the summer, spring and summer, I mean you can see down seven or eight feet, see that – what's that thing called, that black –?

Interviewer: Secchi disk.

Interviewee: Yeah. And then other times, you know, when the algae'd bloom and it's I guess less than a foot. I can't remember now. But it's a real different bird now.

Interviewer: Yeah. Who would you say is taking responsibility for reducing the algae blooms?

Interviewee: Who should or who does?

Interviewer: Who is, and then we'll get to who should.

Interviewee: I don't know that anybody is. I know the city, Fernan, in 1979 put in the sewer system – with the help of EPA maybe? – and got in a big fight with the city of Coeur d'Alene over it, and I'm guessing that helped some. And then when we – when I was either mayor or council, we repaved our roads and we had – the storm water used to run right into the lake and they said that was kind of a big no-no – and all of 'em have been doing it for years and years, since the '50s when Fernan was subdivided, anyway.

So we made – and there's no way we could have had the storm water system like the city of Coeur d'Alene has, so we put in dry wells, so it doesn't run to the lake. It may get there, but it doesn't get there directly. And Fernan – the traffic counts up there gotta be really small 'cause, if you don't live there, you're probably not driving there.

Interviewer: Except for the people going up to use the lake and go fishing.

Interviewee: That's not in Fernan, though.

Interviewer: No, but they're driving through.

Interviewee: Well – oh, you mean down to the county dock? Fernan Lake Road.

Interviewer: The County dock. Oh, and up Fernan Lake Road, yeah.

Interviewee: Yeah, well, the road that they drive on to get to the county dock, obviously, half of it's in Fernan. We had a deal with the Forest Service where they paved half the road and we paved half, so we figured they maybe owned half the road. But Fernan Lake Road is – used to be East Side Highway District. Now I guess it's Federal Transportation – whoever built the damn road, the Forest Service. But that's not – we don't have – I don't look at that as part of Fernan.

I mean it is, but it isn't. It's the road around Fernan, and that gets a lot of traffic, obviously. There used to be a lot more logging trucks and whatevers driving up and down that. But where our dry wells were, that doesn't get very much traffic. In fact, there was one right on – by my house, and I live on Hazelwood Drive, which is – Lake Drive goes like this and I'm on a road like this, and then there's about five houses on it. I mean it's pretty minimal.

Interviewer: So who should take responsibility for doing something about the algae blooms?

Interviewee: Before they built the road, probably everybody that lives there and everybody who uses 'em – none like any – not unlike any other body of water. But now that the federal government got involved in it, I think – my opinion is they created a huge problem. My opinion is that government agencies that get funded by the federal government probably aren't gonna touch that, and it's maddening. It's absolutely maddening that they can get away with that.

If private industry did that, Mark, you'd be in jail, absolutely be in jail. There'd be so much hoorah over that. People look at that lake and say, "Who caused that?" "Well, we think it's Pat Acuff caused that." My ass would be in jail so fast it'd make your head spin, and fined and be awful. And you know what? Rightfully so. Same thing should hold off – the federal government should have the same standards, in my opinion.

Interviewer: Any particular aspect of the road construction that comes to mind, that –?

Interviewee: Keep the silt from going in the lake.

Interviewer: That's what's coming in?

Interviewee: I mean, you look at it when I got those pictures. I mean if silt causes algae blooms, which I understand it does – nutrients, phosphates, all that stuff that gets in the lake, coming off of those cuts right into the lake, mud that you can physically see go in there – and, miraculously, a week later we have this huge algae bloom. I'm not very bright, but I can get to two and two and sometimes get to four, and it's happened twice, same scenario: big torrential downpour, mud in the lake, hot weather.

This stuff happens in June and July now. Never happened in the 40 years I've been living out there in June or July, ever – maybe late July. It never browned, never brown. Build the road. It rains. Mud in the lake. Brown algae bloom. It's happened twice in two years. It's only – I'm guessing it's gonna happen this year, I would think. And so deduction, reasoning, would say maybe that's the problem.

Interviewer: So we've got "who is" and "who should." How do we get there? Who do you look to for leadership in moving the issue?

Interviewee: I'd like to see the state go after the federal government, but because the federal government funds everything we're doing and everything that – and DEQ. When you talk to these people who were involved in that, DEQ had an issue with what the Feds were

doing and brought it up, went to State and State said, "Don't touch it. Leave it alone." That tell you anything? I mean it just – and then the one guy's working on it; somebody went up there – government official; no, it was private – and could see what was going to happen, and the contractor, "Just sue us. Go ahead and sue us." It was ____.

I'm thinking, you know, they just – it's unconscionable for me that they have so much horsepower with the EPA and they do these things to stop most – or all the private industry – from doing 1/100th of what they're doing, but yet they just willy-nilly go do it and then say, "Sue us." Something wrong with that picture, in my opinion.

Interviewer: So if algae blooms, for whatever reason, continue to increase, will that change your willingness to continue living there?

Interviewee: If it was like that year round, yeah, I'd probably think about it. But it'd probably decrease the value of my house and everybody along there, I don't know, a big number, 50 percent, 'cause now you're living on a polluted lake if that happens. But the way it is now, it's maddening, but it lasts a week and it's gone, and then sometimes it'll happen – one thing that has happened: I don't know that the green algae blooms been as bad in the fall. I can't speak to that, really. It just didn't seem like we have – and the lake doesn't always have that big algae bloom in the fall. It depends on weather and all that. Normally it does. Sometimes it's worse than others, but I don't remember it really being bad this year or last year. Maybe it gets it out of its system somehow. I don't know. I doubt it, but I don't know anything about that other than what I can visually see every day.

What I'm afraid's gonna happen is that this report's gonna come back, say, "Okay, you can't use fertilize –" which you're not supposed to do and ____ **know that** – "You're not supposed to use fertilizer, and you gotta do this, and you gotta get rid of your dry wells, and you gotta quit driving on Fernan Lake Road, and you gotta do all this stuff" – picking on the wrong people. I mean I can just see that happening, and the farmers up there –

I mean this lake has been – there's four stages and this ____ – I can't remember all the ____ **and I can't say all the names for 'em**, but this has been in the fourth stage for a long time, but it's been holding its

own. You know, for as much use as that lake gets and the many boats on it, I mean it's a great lake for kids and old people and they just love it. And I'd hate to see, well, you can't have motors anymore 'cause you're contributing, you can't do this, you can't do that. I can see that happening. They're gonna pick on the wrong – they're gonna pick on maybe 10 percent of the problem and leave 90 percent of it alone. You can just see it coming, because nobody'll touch the Feds – or haven't so far [chuckles].

Interviewer: Have you heard anecdotally or do you know yourself how the algae blooms have been affecting people's ability to sell their houses if they should wish to sell them?

Interviewee: I've been in the real estate business for 47 years here, and I'm not active now, but when you put pictures and articles in the paper annually, which has been the last two years, about stay out of Fernan Lake – it's polluted, it's got algae bloom, it's toxic – common sense would tell you that's gonna affect the value. And the thing about Fernan Village and the lake property at least, most of the people who live in their houses, a lot of 'em have been there 30, 40 years, so they'll – I don't remember how many there are, but 18 of 'em maybe. They don't turn over very often.

There's one guy out there who's been trying to sell for five years. He started way too high. Now he's at a price that probably would have sold eight or ten years ago at that price. He still can't sell it. I don't know the reason for that, but I think that the – Fernan used to – if a house came up in Fernan, then I think it sold. It probably didn't get on the market. And there've been three of 'em out there for sale and it took a while to sell all three of 'em.

So I can't say what the reason is. Some are over priced. Others – in the last two years I gotta believe that some of – now, to be fair, people have thought Fernan Lake was polluted for a long time, you know, like the algae. And they won't swim in it and do all that stuff. But people who know Fernan the way it used to be and know that the lake is not polluted and you can swim in it, and you can fish in it, and you can eat the fish, and you can do stuff. I mean I've always said Coeur d'Alene's probably more polluted with the mining stuff than Fernan ever has been, with the toxic stuff. And so I think that people who knew Fernan and were familiar with it would buy out there in a heartbeat.

But now I don't know. I think if I was – if I had – if a prospective buyer sees that bloom, they're probably not gonna buy there, just even if it's only one week. I mean it's ugly. It looks like somebody poured mud in the lake, and it's not just a little bit. It's the whole lake. It's pretty ugly. I don't know if you've seen the pictures I've taken out in front of my house when it's just totally brown, and that's been two years in a row.

And that's when the lake is cleanest. That's in June, when you can see down seven or eight feet. That's not in the hottest part of the year where you're gonna have the green algae, where you can't see down. This is when it's at its best, just after it gets a good flush, you know, in the spring runoff and put – the boards are down, water comes up, and you can see down seven or eight feet. That's when these brown algae things are happening. I'm not telling you something you don't know. *[Laughter]*

Interviewer: I understand that you bought the property across the lake that was being developed, or was planned for development.

Interviewee: Right.

Interviewer: And that's now managed by the city of Coeur d'Alene? Is that right?

Interviewee: We gave it to the city.

Interviewer: Gave it to the city. Very noble thing to do.

Interviewee: I don't know if I'd do it again, but – *[laughter]*. And I didn't do that alone. There was three of us that did that.

Interviewer: And what is the –? Do you know what the city's management plans are for that property?

Interviewee: Yeah, there's – we put some restrictions on it. There's two bays there. The one closest to the county dock, they can build a dock there if they want. I understand that they're thinking about

building a trail. I don't know if it'd go over the culvert from the county dock lot around. And I know they also bought the remaining property we had, down by the freeway, for parking, and they're gonna try to create some kind of a trail system there.

Interviewer: Did they incorporate it into the city?

Interviewee: It was in the city.

Interviewer: It was in the city.

Interviewee: That's why it could be developed. It had sewer and water to it. If it hadn't had that, we wouldn't have – it wouldn't have **been an issue**.

Interviewer: Yeah. So it's part of that Potlatch Hill?

Interviewee: Yeah. They took it in. I'm, like I said, in real estate forever, and I went and protested that, along with all eight department heads at the time at the city, and everybody was against it. But it was in the '80s, when the recession was going on, so they did it. But if they wouldn't have done that, it would – it was absolutely non-buildable. It probably was non-buildable anyway, but we didn't want to take that chance.

Interviewer: Again, thinking to your realty experience, do you see other development pressures on the – at least the viewshed of the lake?

Interviewee: I think the south side. There's some of that's privately owned, but it's so steep, I don't know – hard to get into, hard to get – if you can't get sewer and water, city sewer and water, it's too difficult to build on. I don't think it's practical, nor is it probably – meets anybody's standards. And I don't see the city going out there. On the north side, there's quite a bit of development, and it's up high. It's far way – farther away. But I'm guessing that some of that water up there is now going down those new cuts. And maybe they were going down the old as well, but it's got a lot cleaner path to go now, in my opinion.

Interviewer: One of the reasons earlier I asked about the dam, and particularly thinking about what the summer flows might have been like prior to the dam boards being in place, is there's the main lake portion of the watershed, but French Gulch is also – contributes to the creek. That's the storm water.

Interviewee: If it goes back through the culver.

Interviewer: Right. So that becomes the question: does it come back through the culvert or not?

Interviewee: Again, there's the thing that's been going on since they built the freeway, and it can get pretty muddy. There was a guy up there building a house and that whole creek was just solid mud about four years ago, three years ago. He had this whole hillside buried up in French – I mean it was just a mess. But, other than that, I don't know. And I didn't see that backing up. I mean and that Mill Pond is muddy, and between the culverts is pretty muddy, and it's pretty hard for water to run uphill. I don't know that it does, but that flows – if it got in there, how far could it go? I don't know the answer to that. I don't know. I'm not a water guy.

I know water can do strange things, but I don't – again, there's so many things there that have been there for so long, and so you gotta look at what's changed. What has changed? What has made this change so dramatically and so quickly – and every year for two years? And I'm thinking this year, well, it's gonna be every year for three years and then five years and then whatever. All of a sudden. Stuff is the same. Maybe there's a few more houses and maybe this and maybe that, but nothing to create dramatic change like that, in my opinion. Again, I'm just a dumb real estate salesman, but two and two sometimes comes up to four. [Laughs]

Interviewer: Well, that's the end of my questions. Is there something else that you think I should know that I haven't asked about?

Interviewee: I don't think so, Mark. I mean, I just – I probably have more questions than you do about how do we fix this. I mean how can we hold the party responsible that we think's responsible? And

what I don't want to see – hopefully, we don't see – is some kind of report that comes out of this that says somebody else is to blame other than those guys. It's pretty obvious to people who live out there what has happened. And sometimes obvious isn't the right answer. I mean I understand the strange things that play and work differently. But, boy, I mean it sure seems like an easy answer.

And all this other stuff is that – I know they're talking about the dam maybe being part of the problem, and maybe because it puts more water in the marsh. Well, isn't the marsh supposed to filtrate phosphates and silt and stuff out of the water? Isn't that a good thing? I mean that's why you can't touch wetlands. And what they did above the marsh is kind of criminal as well. I mean you just denuded it. It just boggles my mind that they can do that. So, other than that, I – more of a statement, I guess, than a question, but I'm sorry I'm running on and on, but I feel pretty strongly about it, and it's sad what's happened.

Interviewer: **Well, that's pretty much –**

[End of Audio]