

TOWN OF BATH COUNCIL MEETING MINUTES

November 4, 2025

1. **CALL TO ORDER:** By Mayor Schene at 5:30pm followed by the Pledge of Allegiance and Invocation.
2. **ROLL CALL:** Greg Schene (X) Susan Webster (X) Elizabeth Skinner (X) Rick Weber (X) Mary Lynn Hickey (X) Ryan Kessel (X) Reba Dalson (X) - Quorum present.
3. **REVIEW OF MINUTES:** Minutes of the Regular Meeting of October 21, 2025 were presented and approved by Common Consent.
4. **COMMUNICATIONS FROM MAYOR:**
Trick or Treat in Bath was held October 31 from 6-8pm and was enjoyed by all. An event commemorating the service of Brevet General Simon F. Barstow and informational sign dedication at his grave site will be held on Veterans Day, Nov. 11 from 2-4pm (attached) in Greenway Cemetery. This long awaited celebration is sponsored by the Civil War Trail Organization, MC Commission, MC Historic & Genealogical Society, Berkeley Springs Rotary and the Town of Bath. On Trac is taking applications for the Deck the Meters Bath Christmas decoration season (attached).

COMMITTEE AND BOARD REPORTS

1. **ON TRAC:** The next meeting is November 13. Their next project is Deck the Meters for the Christmas season.
2. **PARKS /REC:** The next meeting is November 20.
3. **PLANNING COMMISSION (PC):** The next meeting is November 13.
4. **RAIL/TRAIL (NBRT):** A written progress report was submitted by Co-Chair Pete Brown (attached). Brown explained the next necessary steps to move the remediation of the Depot lot forward. These steps include Council consideration of the MOU (attached) with the Morgan County Commission concerning how the work and funding are to proceed and Resolution 2025-11-01(attached) authorizing the Mayor to execute Supplemental Agreement #4 to continue the NBRT project.
MOTION: To approve the Memorandum of Understanding with the Morgan County Commission concerning the remediation Depot lot work and funding – Webster/Weber- Carried
MOTION: To approve Resolution 2025-11-01 authorizing the Mayor to execute Supplemental Agreement #4 to take actions to ensure the successful continuation of the NBRT project- Webster/Hickey - Carried
The next NBRT meeting is November 12.
5. **STREETSCAPE:** The next meeting is November 20. Co-Chair Pete Brown submitted a full written report (attached). Brown spoke about the recent development concerning the need to redo some handicap corners in Town to meet new standards. Efforts with Potomac Edison on upgraded and additional street lighting are ongoing. Brown along with Public Works Chairman Weber and Recorder Webster will do an on site inventory of lighting conditions in Bath on the evening of November 12. Progress continues on Phase VI Streetscape project tasks. Independence and Congress Streets are included in

this phase.

6. **TRAIN DEPOT:** Chairwoman Webster reported that a plumbing issue is being addressed. The dusk to dawn lighting at the Depot needs to be adjusted to accommodate the earlier night fall. More lighting around the Depot is needed to highlight the visitors center.
7. **LANDMARK COMMISSION (HLC):** Newly elected Bath Historic Landmark Commission President Priscilla Jones reported on the recent elections that the HLC held. Jones is the President, Ryan Rebant is the Treasurer and Melissa Schod is the Secretary. The next meeting is November 17 at 4pm.
8. **CLERK & RECORDER:** Recorder Webster reported that there was one Facilities Use application submitted (attached) from the Bath Christmas Market to be held December 12-14. The event lay out will be the same as last year. This was approved in Finance Committee.
9. **FINANCE:** Recorder Webster delivered the following bills for approval:
 - (a) Town of Bath \$13,551.35 - Motion to approve: Webster/Dalson- Carried
 - (b) BSWW \$65,124.93 - Motion to approve: Webster/Dalson -Carried
 - (c) Train Depot \$425.00 – Motion to approve: Webster/Weber–Carried
 - (d) Hotel/Motel \$811.88 – Motion to approve: Webster/Skinner – Carried
 - (e) Tree Board \$16,207.22 – Motion to approve – Webster/Hickey- Carried
10. **TREE BOARD:** The next meeting is November 19 at 5pm. Board member Lehman submitted a written report (attached). She further detailed her report with particulars on the Bartlett Tree Agreement, tree planting, removal, Greenway and Olde English Cemetery work.
11. **GRANT:** Grant Committee Chairwoman Dalson reported that research is continuing on Greenway mapping grant possibilities. Committee member Hickey added that she is looking into funding availability for the Ewing Street Bridge reconstruction. The Committee is researching grants for all Town departments and the BSWW.
12. **PUBLIC SAFETY:** Chief Gardner introduced Joshua Stangle as a Patrolman for Bath. He began work October 22 and was warmly welcomed by Council. The second digital speed sign has been installed on N. Washington Street. The PD is in the process of renumbering parking meters and is anticipating the new patrol car laptop soon.
14. **CEMETERY:** The dedication event for Civil War Union Brigadier General Barstow will be November 11 from 2-4 pm (attached). Chairwoman Skinner asked that attendees bring lawn chairs and dress warmly for this long awaited event. There will be period music and well known Civil War history authors and speakers. Appreciation was expressed for the work done by the Foxglove Garden Club in the German Cemetery and the DAR work in the Olde English Cemetery. The next Cemetery meeting is November 20 at 1pm.
15. **PUBLIC WORKS:** Chairman Weber reported that a walk behind street sweeping unit is being considered because of the high cost of this type of equipment. A new garbage truck purchase is also being researched.

The Public Works Committee hired a new CDL driver which makes the Labor Crew completely staffed. Another applicant for this position was sent to the BSWW Superintendent and was subsequently hired there.

Chairman Weber is also continuing his work with Tim Boyer of Potomac Edison on acquiring new and improved LED street lighting in Bath. The cost of these lights is borne by

Potomac Edison. A tour of Bath lighting needs will be taken by Chairman Weber, Streetscape Co-Chair Brown and Recorder Webster on November 12.

The Chairman is managing the street cleaning by the Labor Crew with hopes that all have been attended to before seasonal weather stops this work.

16.ORDINANCE: The next meeting is November 20 at 3:30pm. No report at this time.

17.BSWW: The next meeting is November 12 at 4pm. Chairwoman Hickey and the committee received PER cost estimates and detailed plans for the BSWW plant upgrade and rehab from GD&F. Representatives from this engineering firm will attend the upcoming committee meeting to expand on the plans they have developed and provide their priority list proposal. Funds are being sought for this critical project and it is anticipated that GD&F will assist in this endeavor. The Chairwoman expressed concern over the finite capacity for adding more debt service the BSWW obligations.

18. MOTION TO ADJOURN: – By Webster/ Hickey- Carried

Attest:

Mayor



Recorder



**Status Update of Streetscape & NBRT Projects for Town Council
November 4, 2025**

STREETSCAPE

Phase VI Design Grant and DOH Funding Agreement

- Nothing new to report.
- Next Steps:
 - FHWA Authorization to spend Awarded Federal Grant Funds
 - DOH Notice to Proceed (NTP) with the Thrasher Design Work Task Order

Phase VI Construction and Completion of Phase V Streetlights Grant Applications

- Nothing new to report

DOH District 5 Planning for the Update of Existing Streetscape ADA Corners

- Advising D5 of likely mistake on 1 corner (Fairfax and Mercer) that should be compliant in its current configuration. This corner does not need a DWS update.

Other On-Going Projects for Town:

- Provided current HPS light inventory, locations, wattage and proposed transition plan for HPS to LED streetlights in areas of the Town. Plan to obtain proposal, costs, etc from Potomac Edison soon. If approved, Potomac Edison can convert up to 50 lights per year. This would begin in the business areas. Will set up meeting with Sharron and Rick Weber to prepare basis for Potomac Edison proposal.
- Independence Street: waiting for cost estimate/quote from Thrasher (Jeff Gola) to complete 30% Design and Cost Estimate for further consideration.

NBRT

Depot Parcel 1A Remediation:

- Final version of Town & County MOA signed by County and ready for Town Council action today.
- Next Task Force regular monthly meeting will be on Nov 12th at 4 PM in Commissioners Conference Room. Agenda Items are:
 - Items from DOH Oct 10th Conference call
 - Update on CDS Trailhead Project Planning & Engineering Contract
 - Town-County MOA for Parcel 1A Remediation work & funding
 - Plans for Parcel 1A Remediation Contract
- First Draft of Work Statement for Remediation Contract completed and in Review
- Updating Timeline for coordination of Remediation & CDS Trailhead Project

Pete Brown
Streetscape Committee

*Town of Bath
Resolution*

2025-11-01

WHEREAS, the Town of Bath is an incorporated municipality in the State of West Virginia, and

WHEREAS, the West Virginia Department of Transportation, Division of Highways has provided Supplemental Agreement 4 for the North Berkeley Rail Trail that assigns the Town of Bath as a Co-Sponsor with the Morgan County Commission of State Project: U333-NBR/T-1. 02; Federal Project: NRT-2012(074)DTC Construction (North Berkeley Rail Trail); and

WHEREAS, the Town of Bath Council is in agreement with the Supplemental Agreement 4 Co-Sponsor assignment and adjustments in the Scope of Work. This assigns the Co-Sponsors to complete the work that is required to fulfill the existing Voluntary Remediation Agreement (VRA) between the Town of Bath and the West Virginia Department of Environmental Protection (WVDEP) for Parcel 1A of the Future Depot Trailhead of the NBRT; and

WHEREAS, the Town of Bath and Morgan County Commission, as co-sponsors, have prepared a Memorandum of Agreement to outline Specific and Joint Responsibilities and coordination with regard to accomplishment, funding and certification of remediation work that will fulfill the existing VRA. Funds from the Supplemental Agreement 4 will be used; and.

NOW, THEREFORE, BE IT RESOLVED, that the Town of Bath Town Council authorizes the Mayor to execute Supplemental Agreement #4, along with all related documents, and to take necessary actions as outlined in its Scope of Work to ensure the successful continuation of the North Berkeley Rail Trail Project.

Adopted this 4th day of November, 2025.


Greg Schene, Mayor


Susan Webster, Recorder

**Agreement Between the
Town of Bath and the Morgan County Commission
Regarding Remediation of Berkeley Springs Depot Parcel 1A
and
Completion of the North Berkeley Rail Trail Trailhead**

WHEREAS, the parcels known as the Berkeley Springs Depot, identified as Parcels 1A, 1B, and 3, are owned by the Town of Bath and designated as a brownfield site under the West Virginia Department of Environmental Protection (WVDEP) Voluntary Remediation Agreement (VRA), as amended; which requires that all soil disturbance activities be conducted under the oversight of a Licensed Remediation Specialist (LRS) of record for the Town of Bath; and

WHEREAS, the West Virginia Division of Highways (WVDOH) has prepared draft engineering drawings for the construction of the North Berkeley Rail Trail (NBRT), which incorporate the remediation of Parcel 1A (P1A) in accordance with the approved Remediation Action Work Plan (RAWP); and

WHEREAS, the Town of Bath and the Morgan County Commission (together, the Parties) desire to cooperate as co-sponsors of the NBRT Trailhead to ensure the completion of remediation activities and construction of the trailhead, thereby advancing community infrastructure, recreational opportunities, and economic investment;

NOW, THEREFORE, in consideration of the mutual covenants and agreements set forth herein, the Parties agree as follows:

Section 1. Responsibilities of the Town of Bath

1.1 Compliance with Remediation Guidance.

The Town of Bath shall perform all remediation activities in accordance with the guidance and requirements approved under the Voluntary Remediation Program (VRP).

1.2 Administration and Oversight.

The Town shall administer the procurement of contractors and ensure oversight by the Licensed Remediation Specialist (LRS) as required by the VRP. The Town shall be responsible for submitting all required documentation to the WVDEP and obtaining all necessary approvals. The Town's contracted LRS shall oversee this process and secure a Certificate of Completion from WVDEP upon completion of all remediation activities for P1A.

1.3 Reporting of Soil Disturbances.

The Town shall report all soil disturbances to the LRS, including, without limitation, excavation associated with the installation of utilities, pavilions, restrooms, fencing, or other amenities and structures.

Section 4. General Provisions

4.1 Term.

This Agreement shall commence on the Effective Date and shall remain in effect until completion of the remediation and trailhead construction, unless earlier terminated in accordance with Section 4.2.

4.2 Termination.

Either Party may terminate this Agreement upon ninety (90) days' written notice to the other Party. Termination shall not relieve either Party of obligations incurred prior to the effective date of termination.

4.3 Amendments.

This Agreement may be amended only by a written instrument executed by authorized representatives of both Parties.

4.4 Governing Law.

This Agreement shall be governed by and construed in accordance with the laws of the State of West Virginia.

4.5 Entire Agreement.

This Agreement constitutes the entire understanding between the Parties with respect to the subject matter herein and supersedes all prior discussions, negotiations, and agreements, whether oral or written.

Signatures

Town of Bath Morgan County Commission

By: 
Name: Greg Schene

Title: Mayor

Date: 11/4/25

By: 
Name: Bill Clark

Title: President

Date: 10/30/2025

Exhibit B Project Timeline and Milestones

The following timeline sets forth the anticipated milestones for remediation of Parcel 1A (P1A) and construction of the trailhead as part of the North Berkeley Rail Trail (NBRT). Dates are subject to adjustment upon mutual written agreement of the Parties.

Phase 1 – Site Preparation and Remediation

Milestone	Item	Target Date
1	Procurement of qualified remediation contractor.	
2	Commencement of Phase 1 remediation activities (soil and vegetative cap and cover, tree protection, drainage improvements, gravel base).	
3	Completion of Phase 1 remediation.	

Phase 2 – Trailhead Development

Milestone	Item	Target Date
4	Commencement of Phase 2 construction (paving of parking area).	
5	Completion of Phase 2 and submission of documentation to WVDEP.	
6	Issuance of Certificate of Completion by WVDEP for P1A.	



EVENT /USE OF TOWN PROPERTY APPLICATION

TOWN OF BATH
271 WILKES STREET
BERKELEY SPRINGS, WV 25411

Phone (304) 304-258-1102 Fax (304) 258-2638

townofbath@wvdsi.net

Please Print or Type

NAME OF EVENT: BATH CHRISTMAS MARKET WV "AN ENCHANTED MOST ROMANTIC CHRISTMAS"

DATE(S) OF EVENT: 12/12/2025 - 12/14/2025

REQUESTING GROUP OR ORGANIZATION: Bath Christmas Market, WV

BEGINNING AND ENDING TIMES: See attachment - multiple dates and times for event and skating

PROPERTY REQUESTED: Train Depot / Meters Closed / Upper Bath Street Closed / Lot Behind Truist

PURPOSE OF USE: Train Depot -Parking for event for all three days / TO BRING COMMERCE INTO OUR TOWN OF BATH FOR THE HOLIDAY SEASON .

STREET/METER CLOSURES REQUESTED WITH DETAILS: N Fairfax (8) along the lot behind Truist, 4-5 meters for storage unit on Upper Fairfax, 2 meters in front of Whole Latte Love for HC/Drop-off, Upper Bath Street closed - Open for Truist

WILL ADMISSION BE CHARGED OR PRODUCT SOLD: No admission, charge for ice-skating, products sold

NUMBER OF VENDORS AT EVENT/FESTIVAL: 5-6 shops, 3-4 civic orgs, coffee trailer at lot

NAME OF RESPONSIBLE PERSON: Claire Schene

MAILING ADDRESS: 175 Wilkes Street, Berkeley Springs, WV 25411

TELEPHONE NUMBER: 410-428-3516

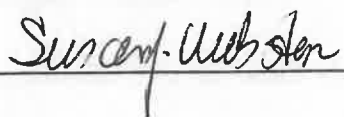
EMAIL: bathchristmasmarketwv@gmail.com

DATE APPLICATION SUBMITTED: 11-4-25

SIGNATURE: 

Application will be submitted to Town Council. All applicants are invited to attend the Town Council and speak on their behalf. If requesting any street/meter closures, applicants must appear at Town Council before the event for approval.

- Application is:
- Approved
 - Denied
 - Approved Subject to Following:
 - Proof of Insurance on File

Signature of Approval:  Date: 11-4-2025



BATH CHRISTMAS MARKET, WV

Contact: Claire Schene

410-428-3516

bathchristmarmarketwv@gmail.com

Volunteers Needed!

Can you help with the event itself? Can you help with the behind the scenes? Dates below:

THURSDAY 12/11/2025 – 9am – Set-up until completed

FRIDAY 12/12/2025 – Noon-6pm – 2 HOUR increments

SATURDAY 12/13/2025 – 9am-5pm – 2 HOUR increments

SUNDAY 12/14/2025 – 9am-2pm – BREAKDOWN 2-7

Send your contact information to the email above for questions on how you can help with this special event!



Tree Board Report to the Council

November 4, 2025

Kate Lehman

During the week of October 23, Truax Tree Service cut down 7 trees on the east side of North Washington Street between Congress Street and Court House Alley. He removed and trimmed numerous trees at the east end of the new Greenway Cemetery that runs adjacent to Johnson Mill Road. Finally, he removed 5 Bradford pears on Fairfax Street between Mercer and Green streets.

These trees were cut down to enhance public safety and wellbeing, as well as to reduce the number of invasive trees on town streets.

Tomorrow Sunny Meadows Garden Center will deliver 35 trees, which will be planted by Blades and Spades. These trees will replace those that have been removed.

Before November 11, Truax Tree Service will trim and/or remove trees in the south section of Old Greenway Cemetery. The job will be completed before the program to commemorate the restored grave of Brevet General Simon F. Barstow and the guided tour to note the graves of 45 Union and 15 Confederate soldiers.

All the work has been paid for either by the Community Tree or the Demonstration City Grant.

The next Tree Board meeting is Wednesday, November 19. All are welcome to attend.



Client: 4155543

Printed on: 10/21/2025

Created on: 10/21/2025

The Town of Bath
Attn: Kate Lehman
271 Wilkes St
Berkeley Springs, WV 25411
Mobile Phone: 304-279-0717 - Kate Lehman
Business: 304.258.1102
E-Mail Address: goldfairy39@gmail.com

Bartlett Tree Experts
Colton Aaron - Representative
951 Progress Road
Chambersburg, PA 17201
Mobile Phone: 240-878-1359 (Text Okay)
E-Mail Address: caaron@bartlett.com
Business: 304-876-8167

Property Address: Town trees, Berkeley Springs, WV 25411

The following program is recommended for certain trees and shrubs on your property. In addition to a thorough plant health care program, or the specific services recommended, Bartlett Tree Experts also recommends having a tree risk assessment qualified arborist conduct a tree risk assessment on your property periodically to assist you in identifying potential risks of tree or limb failure and the potential consequences of such tree or limb failure relating to your trees and shrubs. An inspection of trees or shrubs for the purpose of writing a recommendation or conducting plant health care or tree care services is not a tree risk assessment. THIS IS NOT AN INVOICE.

Thank you for selecting the Bartlett Tree Expert Company to provide you with scientific tree and shrub care. This proposal is based on my knowledge and inspection of your trees and shrubs.

Your decision to employ Bartlett, as the contractor for this work will ensure that certified tree experts and arborists are available to consult with you on all phases of protecting and maintaining the trees and shrubs on your property.

Memorandum of insurance is available at www.yorkintl.com/bartlettCOI

Consulting:

Consultation

SCOPE OF WORK

Bartlett Tree Experts will provide arboricultural consulting services in the form of a Consultation for trees designated by the client located at Town trees, Berkeley Springs, WV 25411.

Bartlett Tree Expert's service will conclude upon delivery of the agreed upon final work product.

- **SPECIFIC SCOPE OF WORK:**

Bartlett Tree Experts will conduct a tree inventory for the specified trees as identified by the owner/client. The complete scope of the assignment is listed below:

1. Schedule a site visit by a qualified arborist within 30 days of a signed proposal to inspect the specified trees according to the specific scope of work provided below.

Greenway Cemetery Woodlot

- " Inventory all trees 6-inches or larger at 4.5 feet above grade (Dbh) collecting species, size, condition
- " Removal recommendations for dead or dying trees 6-inches and larger
- " Identify all 'Heritage' trees as defined by Town of Bath (Criteria provided by client)
- " Identified Heritage trees will have recommendations to improve health and condition

Cemeteries (Old English, Old Dutch, Old Section of Greenway)

- " Identify all 'Heritage' trees as defined by Town of Bath (Criteria provided by client)
- " Identified Heritage trees will have recommendations to improve health and condition
- " Removal recommendations for dead or dying trees 6-inches and larger

2.. Inventoried trees will be physically tagged/assigned with a corresponding ID number that will be referenced on maps and within the final deliverable(s).

3. Provide a Management Plan that will present the results of the inventory within 30 days of the inspection. The report will include:

- * tree selection criteria and inventory methodology used
- * map of tree locations
- * tree descriptions including:
 - ID number
 - species
 - trunk diameter (measured at 54 inches)
 - condition class (good, fair, poor, dead)
 - Heritage Tree (yes,no)
 - soil care recommendations
 - plant health care recommendations
 - tree and shrub work recommendations such as: pruning, removal, structural support installation, and/or lightning protection

system installation

- tree and shrub work phase (1, 2, 3, 4, or 5)
- tree and shrub work category (maintenance, developmental, ornamental, specialized)
- observed pests/diseases
- estimated tree asset value

If estimated tree asset value has been selected as a desired attribute, Bartlett will use an average per square inch nursery price, size (DBH), species factor, condition factor, and location factor to estimate the tree asset value. This is not intended to replace a tree appraisal.

Total for 'Consulting'

Amount: \$5,454.52

Client: 4155543

Printed on: 10/21/2025

Created on: 10/21/2025

Thank you for the confidence you place in the Bartlett Tree Expert Company. If you have any questions about my recommendations, please feel free to contact me.

Please sign below to approve the items listed in the proposal and send or fax a copy to our office. If not all items are selected at this time, please designate the portions you have selected and I will schedule the treatments accordingly.

Thank you,

Colton Aaron
Arborist Representative
Shepherd University; ISA Certified Arborist; TCIA CTSP; ISA TRAQ

CONDITION OF PROPOSAL

This offer is valid for 45 days. Unless accepted, our offer will be considered withdrawn after 45 days.

Before entering into this agreement, the owner/client must inform Bartlett Tree Experts of any additional requirements that may affect the work or proposal pricing (such as the owner/client's contractual terms, the owner/client's insurance requirements, or the owner/client's timing requirements of the work). Bartlett Tree Experts reserves the right to terminate the contract, without penalty, and submit a revised proposal and pricing if the owner/client presents additional requirements after they have accepted the original proposal.

All information provided by Bartlett Tree Experts, pursuant to the Scope of Work, will be based on the conditions and characteristics of the tree(s), shrub(s), vegetation, or other criteria observed at the time of the inspection or in fulfillment of the assignment. Bartlett Tree Experts can make no guarantees or warranties of any kind that all conditions or defects will be observed, detected, or factored into the overall report or recommendations, nor does it accept any liability in any manner whatsoever for any damage caused by any tree on this property, whether the tree was inventoried, inspected, or present during the fulfillment of the assigned work; or not.

In addition, to the fullest extent permitted by law, the owner/client agrees to indemnify and hold harmless Bartlett Tree Experts from any third party lawsuits or claims based on the past, present, or future conditions of the owner/client's trees, or decisions made by the owner/client regarding the trees, or injuries or damages caused by any future tree or tree part failures, which are under the ownership and control of the owner/client, that Bartlett Tree Experts may suffer as the result of any negligent action, inaction, or decisions made by the owner/client regarding the trees.

The owner/client also understands and acknowledges that the proposed services described in the Scope of Work are not intended to provide a Tree Risk Assessment as defined by industry standards. The owner/client should not infer that any information contained in, or absent from, the accompanying inspection, report, or deliverable material is meant to declare a tree or group of trees to be "safe" or the risk of failure mitigated in any way.

NEED FOR FUTURE INSPECTIONS

It shall be the responsibility of the owner/client to ensure that a qualified arborist inspects all trees annually, or after any major weather event, to monitor the risk associated with the trees on the aforementioned property.

Client: 4155543

Printed on: 10/21/2025

Created on: 10/21/2025

Please review the terms and conditions attached, which become part of the agreement, and sign and return one copy authorizing the program.

_____	_____
(Customer Signature)	(Date)
_____	10/21/2025
(Bartlett Representative - Colton Aaron)	(Date)

Prices are guaranteed if accepted within thirty days.
All accounts are net payable upon receipt of invoice.

Work is done in accordance with ANSI A300 Tree Care Standards.

To access a certificate of liability insurance for Bartlett Tree Experts, please navigate to <http://www.bartlett.com/BartlettCOL.pdf>

A Job Site Safety Analysis was completed for your property, please contact your arborist for further details.

Bartlett Tree Experts does not sell client information to third parties. However, Bartlett may need to retain client information for digital advertising purposes. For further information on the type of client information collected, the purpose for which information may be used, and any client's ability to access and/or opt out of such use, please visit Bartlett's privacy policy on our website: <https://www.bartlett.com/privacy-policy.cfm>