

2001 DRAFTING REQUEST

Bill

Received: **07/30/2001**

Received By: **shoveme**

Wanted: **As time permits**

Identical to LRB:

For: **Steve Wieckert (608) 266-3070**

By/Representing: **Scott**

This file may be shown to any legislator: **NO**

Drafter: **shoveme**

May Contact:

Addl. Drafters:

Subject: **Tax - individual income
Tax - corp. inc. and fran.**

Extra Copies: **PJK, JK**

Submit via email: **YES**

Requester's email: **Rep.Wieckert@legis.state.wi.us**

Carbon copy (CC:) to:

Pre Topic:

No specific pre topic given

Topic:

Exempt from taxation WHEDA interest income

Instructions:

Exempt from taxation interest received from WHEDA bonds

Drafting History:

<u>Vers.</u>	<u>Drafted</u>	<u>Reviewed</u>	<u>Typed</u>	<u>Proofed</u>	<u>Submitted</u>	<u>Jacketed</u>	<u>Required</u>
/P1	shoveme 08/09/2001	jdyer 09/13/2001	rschluet 09/13/2001	_____	lrb_docadmin 09/13/2001		S&L Tax
/1	shoveme 10/17/2001	jdyer 10/19/2001	rschluet 10/19/2001	_____	lrb_docadmin 10/19/2001	lrb_docadmin 01/11/2002	S&L Tax

FE Sent For: 12/05/2001, 12/05/2001.

<END>

2001 DRAFTING REQUEST

Bill

Received: 07/30/2001

Received By: shoveme

Wanted: As time permits

Identical to LRB:

For: Steve Wieckert (608) 266-3070

By/Representing: Scott

This file may be shown to any legislator: NO

Drafter: shoveme

May Contact:

Addl. Drafters:

Subject: Tax - individual income
Tax - corp. inc. and fran.

Extra Copies: PJK, JK

Submit via email: YES

Requester's email: Rep.Wieckert@legis.state.wi.us

Carbon copy (CC:) to:

Added
01-09-2002
↳ requested
draft
e-mailed

Pre Topic:

No specific pre topic given

→ see attached

Topic:

Exempt from taxation WHEDA interest income

Instructions:

Exempt from taxation interest received from WHEDA bonds

Drafting History:

<u>Vers.</u>	<u>Drafted</u>	<u>Reviewed</u>	<u>Typed</u>	<u>Proofed</u>	<u>Submitted</u>	<u>Jacketed</u>	<u>Required</u>
/P1	shoveme 08/09/2001	jdyer 09/13/2001	rschluet 09/13/2001	_____	lrb_docadmin 09/13/2001		S&L Tax
/1	shoveme 10/17/2001	jdyer 10/19/2001	rschluet 10/19/2001	_____	lrb_docadmin 10/19/2001		S&L Tax

FE Sent For: 12/05/2001, 12/05/2001.



<END>

2001 DRAFTING REQUEST

Bill

Received: 07/30/2001

Received By: shoveme

Wanted: As time permits

Identical to LRB:

For: Steve Wieckert (608) 266-3070

By/Representing: Scott

This file may be shown to any legislator: NO

Drafter: shoveme

May Contact:

Addl. Drafters:

Subject: Tax - individual income
Tax - corp. inc. and fran.

Extra Copies: PJK, JK

Submit via email: NO

Pre Topic:

No specific pre topic given

Topic:

Exempt from taxation WHEDA interest income

Instructions:

Exempt from taxation interest received from WHEDA bonds

Drafting History:

<u>Vers.</u>	<u>Drafted</u>	<u>Reviewed</u>	<u>Typed</u>	<u>Proofed</u>	<u>Submitted</u>	<u>Jacketed</u>	<u>Required</u>
/P1	shoveme 08/09/2001	jdyer 09/13/2001	rschluet 09/13/2001	_____	lrb_docadmin 09/13/2001		S&L Tax
/1	shoveme 10/17/2001	jdyer 10/19/2001	rschluet 10/19/2001	_____	lrb_docadmin 10/19/2001		S&L Tax

FE Sent For:

<END>

"/1" sent for
12/5
requested by Scott

2001 DRAFTING REQUEST

Bill

Received: 07/30/2001

Received By: shoveme

Wanted: As time permits

Identical to LRB:

For: Steve Wieckert (608) 266-3070

By/Representing: Scott

This file may be shown to any legislator: NO

Drafter: shoveme

May Contact:

Addl. Drafters:

Subject: Tax - individual income
Tax - corp. inc. and fran.

Extra Copies: PJK, JK

Submit via email: NO

Pre Topic:

No specific pre topic given

Topic:

Exempt from taxation WHEDA interest income

Instructions:

Exempt from taxation interest received from WHEDA bonds

Drafting History:

<u>Vers.</u>	<u>Drafted</u>	<u>Reviewed</u>	<u>Typed</u>	<u>Proofed</u>	<u>Submitted</u>	<u>Jacketed</u>	<u>Required</u>
/P1	shoveme 08/09/2001	jdyer 09/13/2001	rschluet 09/13/2001		lrb_docadmin 09/13/2001		S&L Tax

11 MES 10/17/01
FE Sent For: 1 10/19/01

10-19-01 <END>

2001 DRAFTING REQUEST

Bill

Received: 07/30/2001

Received By: shoveme

Wanted: As time permits

Identical to LRB:

For: Steve Wieckert (608) 266-3070

By/Representing: Scott

This file may be shown to any legislator: NO

Drafter: shoveme

May Contact:

Addl. Drafters:

Subject: Tax - individual income
Tax - corp. inc. and fran.

Extra Copies: PJK, JK

Submit via email: NO

Pre Topic:

No specific pre topic given

Topic:

Exempt from taxation WHEDA interest income

Instructions: *NEW INSTRUCTIONS : 8/7/01, Exempt only "multifamily" bonds as described in the attached memo from WHEDA*
Exempt from taxation interest received from WHEDA bonds

Drafting History:

Vers. Drafted Reviewed Typed Proofed Submitted Jacketed Required

1? shoveme *K1 9/12 jld* *J* *JJF* *Submit*

PI MES 8/9/01

9-13-1

FE Sent For:

<END>



LRB-2035

TO: Representative Steve Wieckert

FROM: Fritz Ruf, Executive Director
Geoff Wheeler, Deputy Director

DATE: July 25, 2001

RE: Assembly Bill 423

234,083
2 34.60
234,613

WISCONSIN
HOUSING AND
ECONOMIC
DEVELOPMENT
AUTHORITY

WHEDA respectfully requests consideration to be included in Assembly Bill 423 which, as presently drafted, allows for state as well as federal tax exemption on notes and bonds issued by WHEFA for purposes relating to educational facilities.

We specifically request consideration for state tax exemption on interest for multifamily bonds issued by WHEDA in the future. Currently these bonds have only federal tax exemption. We do not propose to exempt income from previously issued bonds.

WHEDA typically issues over \$235,000,000 in bonds for single and multifamily affordable housing in a given year. The bulk of this amount, or approximately \$210,000,000, is for single family purposes. We are *not* requesting state tax exemption on the single-family portion of our bond issuance at this time.

At this time, our request is for state tax exemption solely on the approximately \$25,000,000 in bonds we issue on an annual basis to fund multifamily and elderly projects. While this is a considerably smaller amount, the potential benefit to Wisconsin residents is considerably greater. Potential benefits to WHEDA and Wisconsin residents include:

- The current market for WHEDA multifamily bonds is small and dominated by a few large national institutional buyers (Fannie Mae, Freddie Mac, and Federal Home Loan Bank). Exemption from state taxes on interest on these bonds now opens up a whole new market of Wisconsin investors (both corporate and individual) and greatly reduces our dependence on just a few large players.
- In addition to broadening the market and opening it up to Wisconsin investors, Wisconsin firms that underwrite bond issues would benefit because of their local presence and customer base.
- Availability of state tax exempt bonds would significantly increase WHEDA brand recognition and our mission statewide.
- Interest rate savings (estimated at 25 basis points) would be passed along to our customers by offering lower loan rates. This would greatly help many multifamily, elderly and disabled projects become more feasible, especially in rural areas of the state and for difficult to fund uses (such as affordable assisted living). This is especially important when we consider the increasing need for affordable elderly development to meet the needs of Wisconsin's aging population.
- It would put WHEDA on an even playing field with Local Housing Authorities and other housing non-profit organizations that have the authority to issue state tax exempt bonds currently.
- It would make WHEDA and Wisconsin consistent with many of our surrounding states (Minnesota, Michigan, Indiana and Illinois) which have the authority to issue state tax-exempt bonds.

We would appreciate very much your consideration of including the multifamily/elderly portion of WHEDA's bond issuance in your bill. We believe this is a very efficient use of Wisconsin dollars because benefits would flow directly to Wisconsin residents through reduced interest rates.

Thank you. Please feel free to call with questions and we will be glad to discuss this further with you and any of your colleagues and co-sponsors at your convenience.

Scott McCallum
Governor

Edwin J. Zagzebski
Chairman

Fritz Ruf
Executive Director

201 West Washington Avenue
Suite 700
P.O. Box 1728
Madison, WI 53701-1728
608/266-7884
800/334-6873
fax 608/267-1099

101 West Pleasant Street
Suite 100
Milwaukee, WI 53212-3962
414/227-4039
800/628-4833
fax 414/227-4704

www.wheda.com
info@wheda.com

WHEDA supports equal housing opportunities for all persons





State of Wisconsin
2001 - 2002 LEGISLATURE

LRB-3560/P1

MES.....

(RMRL) JLD

PRELIMINARY DRAFT - NOT READY FOR INTRODUCTION

SUBMIT

O-NOTE

gen

1 AN ACT ...; relating to: creating an individual and corporate income tax
 2 exemption for interest on bonds or notes issued by the Wisconsin Housing and
 3 Economic Development Authority for purposes related to multifamily and
 4 elderly housing projects.

Analysis by the Legislative Reference Bureau

Under current law, bonds or notes issued by the Wisconsin Housing and Economic Development Authority (WHEDA) to fund an economic development loan to finance the construction, renovation, or development of certain property tax-exempt professional sports and entertainment home stadiums or to fund a loan for certain cultural and architectural landmarks are exempt from This bill creates an individual and corporate income tax exemption for interest on bonds or notes issued by WHEDA for purposes related to multifamily affordable or elderly housing projects.

taxation

housing projects

This bill will be referred to the joint survey committee on tax exemptions for a detailed analysis, which will be printed as an appendix to this bill.

For further information see the *state and local* fiscal estimate, which will be printed as an appendix to this bill.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

1 SECTION 1. 71.05 (1) (c) 1m. of the statutes is created to read:

2 71.05 (1) (c) 1m. The Wisconsin housing and economic development authority
3 under s. 234.08, 234.60, or 234.61, if the bonds or notes are issued to fund multifamily
4 affordable housing projects or elderly housing projects.

5 SECTION 2. 71.26 (1m) (em) of the statutes is created to read:

6 71.26 (1m) (em) Those issued under s. 234.08, 234.60, or 234.61, if the
7 obligations are issued to fund multifamily affordable housing projects or elderly
8 housing projects.

9 SECTION 3. 71.45 (1t) (em) of the statutes is created to read:

10 71.45 (1t) (em) Those issued under s. 234.08, 234.60, or 234.61, if the
11 obligations are issued to fund multifamily affordable housing projects or elderly
12 housing projects.

13 SECTION 4. Initial applicability.

14 (1) This act first applies to taxable years beginning on January 1 of the year
15 in which this subsection takes effect, except that if this subsection takes effect after
16 July 31, this act first applies to taxable years beginning on January 1 of the year
17 following the year in which this subsection takes effect.

18 (END)

**DRAFTER'S NOTE
FROM THE
LEGISLATIVE REFERENCE BUREAU**

LRB-3560/P1dn

MES.....:....

JLD

Representative Wieckert:

The instructions I received from WHEDA did not indicate from which statutes it derives its authority to issue bonds or notes for the projects for multifamily or elderly housing. You may wish to check with WHEDA to ensure that my cross-references to ss. 234.08, 234.60, and 234.61 are complete and accurate.

Marc E. Shovers
Senior Legislative Attorney
Phone: (608) 266-0129
E-mail: marc.shovers@legis.state.wi.us

DRAFTER'S NOTE
FROM THE
LEGISLATIVE REFERENCE BUREAU

LRB-3560/P1dn
MES:jld:rs

September 13, 2001

Representative Wieckert:

The instructions I received from WHEDA did not indicate from which statutes it derives its authority to issue bonds or notes for the projects for multifamily or elderly housing. You may wish to check with WHEDA to ensure that my cross-references to ss. 234.08, 234.60, and 234.61 are complete and accurate.

Marc E. Shovers
Senior Legislative Attorney
Phone: (608) 266-0129
E-mail: marc.shovers@legis.state.wi.us

**MICHAEL BEST
& FRIEDRICH LLP**
Attorneys at Law

www.mbf-law.com

One South Pinckney Street
P.O. Box 1806
Madison, WI 53701-1806
Fax (608) 283-2275
Telephone (608) 257-3501

Offices in:
Milwaukee, Wisconsin
Manitowoc, Wisconsin
Lehigh Valley, Pennsylvania
Chicago, Illinois
(Michael Best & Friedrich LLC)

Writer's Direct Line: (608) 283-2243
E-mail: ndfflynn@mbf-law.com

Member: Lex Mundi,
A Global Network of more than
150 Independent Firms

September 17, 2001

Mr. Mickey N. Conrad
General Counsel
Wisconsin Housing and Economic
Development Authority
P.O. Box 1728
Madison, WI 53701

Re: Proposed Exemption from Wisconsin Income Tax for Multi-Family or Elderly
Housing Bonds

Dear Mick:

I am writing in response to your communication of September 14, 2001, which attached an LRB draft (LRB-3560/P1).

First, I reviewed WHEDA's existing statutes to determine which sections should be enumerated in legislation that is intended to exempt WHEDA multi-family and elderly housing bonds from Wisconsin income tax. Those sections should be Sections 234.08 and 234.61. Section 234.60 relates to WHEDA's home ownership loan program, which is a first-mortgage, single-family mortgage loan program, which is not intended to be within the scope of the legislation.

Second, I reviewed the three income tax sections recited in the LRB draft. I have no quarrel with including the language suggested in the LRB draft in each of Sections 71.05, 71.26 and 71.45, minus, of course, the reference to Section 234.60 in each section. However, in reviewing these sections, I noticed some now-antiquated language in each relating to WHEDA bonds. In Section 71.05(1)(c), there are references to (1) bonds issued under Section 234.65 for the purpose of baseball stadiums, and (2) bonds issued to fund a loan under Section 234.935, 1997 Stats. A similar reference relating to the baseball district is found in Section 71.26(1m), and a similar entry is found in Section 71.45(1t)(e).

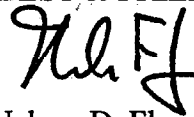
WHEDA has never issued bonds to fund a loan to the Southeast Wisconsin Professional Baseball Park District financings, so I think that references to that exemption in Section 71.05, 71.26 and 71.45 could be deleted.

On the second point, the inclusion in Section 71.05(1)(c)2 of bonds to fund a loan under Section 234.935, 1997 Stats., I am unaware that any such bonds have ever been issued. The section reference, Section 234.935, no longer exists, and consequently that reference in Section 71.05 could also be deleted.

Please call with any questions or comments.

Very truly yours,

MICHAEL BEST & FRIEDRICH LLP



Nelson D. Flynn



PRELIMINARY DRAFT - NOT READY FOR INTRODUCTION

1 AN ACT to create 71.05 (1) (c) 1m., 71.26 (1m) (em) and 71.45 (1t) (em) of the
2 statutes; relating to: creating an individual and corporate income tax
3 exemption for interest on bonds or notes issued by the Wisconsin Housing and
4 Economic Development Authority for purposes related to multifamily and
5 elderly housing projects.

Analysis by the Legislative Reference Bureau

Under current law, bonds or notes issued by the Wisconsin Housing and Economic Development Authority (WHEDA) to fund an economic development loan to finance the construction, renovation, or development of certain property tax-exempt professional sports and entertainment home stadiums or to fund a loan for certain cultural and architectural landmarks are exempt from taxation. This bill creates an individual and corporate income tax exemption for interest on bonds or notes issued by WHEDA for purposes related to multifamily affordable housing projects or elderly housing projects.

This bill will be referred to the joint survey committee on tax exemptions for a detailed analysis, which will be printed as an appendix to this bill.

For further information see the *state and local* fiscal estimate, which will be printed as an appendix to this bill.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

1 **SECTION 1.** 71.05 (1) (c) 1m. of the statutes is created to read:

2 71.05 (1) (c) 1m. The Wisconsin Housing and Economic Development Authority
3 under s. 234.08, 234.60, or 234.61, if the bonds or notes are issued to fund multifamily
4 affordable housing projects or elderly housing projects.

5 **SECTION 2.** 71.26 (1m) (em) of the statutes is created to read:

6 71.26 (1m) (em) Those issued under s. 234.08, 234.60, or 234.61, if the
7 obligations are issued to fund multifamily affordable housing projects or elderly
8 housing projects.

9 **SECTION 3.** 71.45 (1t) (em) of the statutes is created to read:

10 71.45 (1t) (em) Those issued under s. 234.08, 234.60, or 234.61, if the
11 obligations are issued to fund multifamily affordable housing projects or elderly
12 housing projects.

13 **SECTION 4. Initial applicability.**

14 (1) This act first applies to taxable years beginning on January 1 of the year
15 in which this subsection takes effect, except that if this subsection takes effect after
16 July 31 this act first applies to taxable years beginning on January 1 of the year
17 following the year in which this subsection takes effect.

18

(END)



State of Wisconsin
2001 - 2002 LEGISLATURE

LRB-3560/H1

MES:ld

RMR

PRELIMINARY DRAFT - NOT READY FOR INTRODUCTION

D-NOTE

soon

repeal

1 AN ACT *to create* 71.05 (1) (c) 1m., 71.26 (1m) (em) and 71.45 (1t) (em) of the
2 statutes; **relating to:** creating an individual and corporate income tax
3 exemption for interest on bonds or notes issued by the Wisconsin Housing and
4 Economic Development Authority for purposes related to multifamily and
5 elderly housing projects.

Analysis by the Legislative Reference Bureau

Under current law, bonds or notes issued by the Wisconsin Housing and Economic Development Authority (WHEDA) to fund an economic development loan to finance the construction, renovation, or development of certain property tax-exempt professional sports and entertainment home stadiums or to fund a loan for certain cultural and architectural landmarks are exempt from taxation. This bill creates an individual and corporate income tax exemption for interest on bonds or notes issued by WHEDA for purposes related to multifamily affordable housing projects or elderly housing projects.

This bill will be referred to the joint survey committee on tax exemptions for a detailed analysis, which will be printed as an appendix to this bill.

No, and ^{the bill} repeals the exemption for bonds issued to fund a loan for the development of certain cultural and architectural landmarks

DRAFTER'S NOTE
FROM THE
LEGISLATIVE REFERENCE BUREAU

LRB-3560/1dn
MES:ld/rs

Rep. Wieckert:

I have removed the references to s. 234.60[✓] from the bill, as suggested by Mr. Flynn in his letter to Mr. Conrad that you forwarded to me. I have also repealed s. 71.05 (1) (c) 2.[✓] as Mr. Flynn suggested. As far as Pam Kahler and I know, WHEDA has never issued bonds to fund a loan under s. 234.935, 1997 stats., so there is no reason for the tax exemption to exist in s. 71.05 (1) (c) 2. You may also want to check with David Schug at the Fiscal Bureau to make sure that WHEDA has not issued any such bonds.

I have not included Mr. Flynn's suggestion to remove references to "bonds issued under section 234.65 for the purpose of baseball stadiums" because I'm not sure how broadly he would like the proposed repeal to be. Section 70.11 (36) (a) refers to "Property consisting of or contained in a sports and entertainment home stadium, except a football stadium as defined in s. 229.821 (6) . . .^① and s. 70.11 (36) (b)[✓] applies to "Property consisting of or contained in a football stadium, as defined in s. 229.821 (6) . . ."

It seems that s. 70.11 (36) (a) could apply to other stadiums besides Miller Park, such as the baseball stadium where the Appleton Foxes play, or a stadium where a professional basketball, hockey, or soccer team plays. I just don't know whether WHEDA has ever issued any bonds to which the tax exemption under s. 71.05 (1) (c) 1.[✓], 71.26 (1m) (e),[✓] or 71.45 (1t) (e) applies and whether Mr. Flynn would like the exemption to continue to apply to a property consisting of or contained in a football stadium, as defined in s. 229.821 (6).

Please let me know if you want to repeal s. 71.05 (1) (c) 1., and s. 70.11 (36),[✓] or if you'd like to repeal only s. 70.11 (36) (a), or if you'd like to limit the applicability of s. 70.11 (36) (a) to a stadium other than Miller Park, or something else altogether.

Marc E. Shovers
Senior Legislative Attorney
Phone: (608) 266-0129
E-mail: marc.shovers@legis.state.wi.us

DRAFTER'S NOTE
FROM THE
LEGISLATIVE REFERENCE BUREAU

LRB-3560/1dn
MES:jld:rs

October 19, 2001

Rep. Wieckert:

I have removed the references to s. 234.60 from the bill, as suggested by Mr. Flynn in his letter to Mr. Conrad that you forwarded to me. I have also repealed s. 71.05 (1) (c) 2. as Mr. Flynn suggested. As far as Pam Kahler and I know, WHEDA has never issued bonds to fund a loan under s. 234.935, 1997 stats., so there is no reason for the tax exemption to exist in s. 71.05 (1) (c) 2. You may also want to check with David Schug at the Fiscal Bureau to make sure that WHEDA has not issued any such bonds.

I have not included Mr. Flynn's suggestion to remove references to "bonds issued under section 234.65 for the purpose of baseball stadiums" because I'm not sure how broadly he would like the proposed repeal to be. Section 70.11 (36) (a) refers to "Property consisting of or contained in a sports and entertainment home stadium, except a football stadium as defined in s. 229.821 (6) . . .," and s. 70.11 (36) (b) applies to "Property consisting of or contained in a football stadium, as defined in s. 229.821 (6) . . ."

It seems that s. 70.11 (36) (a) could apply to other stadiums besides Miller Park, such as the baseball stadium where the Appleton Foxes play, or a stadium where a professional basketball, hockey, or soccer team plays. I just don't know whether WHEDA has ever issued any bonds to which the tax exemptions under s. 71.05 (1) (c) 1., 71.26 (1m) (e), or 71.45 (1t) (e) applies, and whether Mr. Flynn would like the exemption to continue to apply to a property consisting of or contained in a football stadium, as defined in s. 229.821 (6).

Please let me know if you want to repeal s. 71.05 (1) (c) 1., and also s. 70.11 (36), or if you'd like to repeal only s. 70.11 (36) (a), or if you'd like to limit the applicability of s. 70.11 (36) (a) to a stadium other than Miller Park, or something else altogether.

Marc E. Shovers
Senior Legislative Attorney
Phone: (608) 266-0129
E-mail: marc.shovers@legis.state.wi.us

Barman, Mike

From: Barman, Mike
Sent: Wednesday, January 09, 2002 1:42 PM
To: Becher, Scott
Subject: LRB-3560/1 (attached)



01-3560/1



01-3560/1dn

Memo

To: Rep. Wieckert (The Bill's Requestor)

Attached is a fiscal estimate prepared for your 2001 draft that has not yet been introduced.

LRB Number: LRB -3560

Version: " / 1 "

Entered In Computer And Copy Sent To Requestor Via E-Mail: 12 / 10 / 2001

Fiscal Estimate Prepared By: (agency abbr.) WHEDA

If you have questions about the attached fiscal estimate, you may contact the agency/ individual who prepared the fiscal estimate. If you disagree with the enclosed fiscal estimate, please contact the LRB drafter of your proposal to discuss your options under the fiscal estimate procedure.

* * * * *

To: LRB – Legal Section PA's

Subject: Fiscal Estimate Received For A Un-Introduced Draft

- If this is **re-drafted** to a new version please attach this early fiscal estimate to the back of the draft's file between the old version and the new version.
- If this draft gets **introduced** ... and the version of the attached fiscal estimate is correct ... please write the drafts intro. number below and give this fiscal estimate to Mike (or Lynn) to process.

THIS DRAFT WAS INTRODUCED AS: 2001 _____

- If this draft gets **introduced** ... and the version of the attached fiscal estimate is for a previous version ... please attach this early fiscal estimate to the back of the draft's file between the old version and the new version. Have Mike (or Lynn) get the ball rolling on getting a fiscal estimate prepared for the introduced version.

Emery, Lynn

From: Emery, Lynn
Sent: Monday, December 10, 2001 2:28 PM
To: Rep.Wieckert
Subject: LRB-3560/1 (FE by WHEDA-attached-for your review)



FE_Wieckert.pdf

FE_Wieckert.pdf