

**Cooperative Alliance for Responsive Endeavor Mutual Benefit Association (CARE MBA), Inc.  
Minutes of the Regular Meeting of the Board of Trustees via Zoom Videoconferencing  
on March 27, 2025, 1:00 p. m.**

**PRESENT:**

- 1. Mrs. CRISELDA R. ABUEL - President
- 2. Mr. PERSEVERANDO C. FAJARDO - Treasurer
- 3. Mr. ARMIEL A. AZUL - Trustee
- 4. Mr. LUCILO G. JIMENEZ - Trustee
- 5. Mr. GAUDIOSO A. LAVADIA - Independent Trustee
- 6. Mrs. MARY JULIET D. R. LABITIGAN - Independent Trustee

**ABSENT:**

- 1. Atty. JOYCEE M. SIO - Vice-President
- 2. Mrs. PAZ L. BOBADILLA - Board of Adviser

**ALSO PRESENT WERE:**

- 1. Mrs. PELAGIA C. MENDONES - General Manager
- 2. Mrs. ERLENE E. BARANDINO - Corporate Secretary
- 3. Mrs. MA. LOURDES E. QUESEA - Admin & Operations Manager
- 4. Mrs. GILDA R. BABASA - Executive Secretary

**MEETING PROPER**

**1. OPENING PRAYER**

Mrs. Labitigan, Independent Trustee led the opening prayer.

**2. CALL TO ORDER**

President Abuel, called the meeting to order at exactly 1:12 p. m.

**3. PROOF OF NOTICE**

All Trustees were duly notified of the board meeting through the group chat intended for use of the members of the Board of Trustees.

**4. ROLL CALL & SECRETARY'S CERTIFICATION OF QUORUM**

The Secretary called the roll of all the participants. Six (6) Trustees were present. Vice-President Sio was absent. There having six out of seven Trustees present, the Secretary certified that there is a quorum and therefore the meeting may proceed.

**5. APPROVAL OF AGENDA**

The agenda for March 27, 2025 board meeting were presented as indicated in the Notice of Meeting. There were no additional matters for discussion raised.

BOARD'S ACTION: On motion of Trustee Labitigan, duly seconded by Trustee Fajardo, the agenda for March 27, 2025 board meeting were approved.

**6. READING AND APPROVAL OF THE MINUTES OF PREVIOUS BOT MEETING**

MARY JULIET D. LABITIGAN  
Independent Trustee

GAUDIOSO A. LAVADIA  
Independent Trustee

LUCILO G. JIMENEZ  
Trustee

ARMIEL A. AZUL  
Trustee

PERSEVERANDO C. FAJARDO  
Treasurer

ERLENE E. BARANDINO  
Corporate Secretary

ATTY. JOYCEE M. SIO  
-absent-  
Vice-President

CRISELDA R. ABUEL  
President

The Minutes of previous meeting of the Board held on February 27, 2025 were sent to all Trustees. The said Minutes were presented during the meeting for perusal. All items were read and the Secretary emphasized the highlights from the said meeting.

**BOARD'S ACTION:** On motion of Trustee Lavadia, duly seconded by Trustee Labitigan, the Minutes of the previous board meeting dated February 27, 2025 were approved.

**7. BUSINESS ARISING FROM THE MINUTES OF THE PREVIOUS MEETING**

Mrs. Mendones reported the updates and details of matters discussed during the previous meeting, as follows:

NO.	AREAS OF CONCERN	STATUS/ ACTIONS TAKEN
1	Construction of Deep well	<ul style="list-style-type: none"> <li>✓ Done in ten days               <ul style="list-style-type: none"> <li>▪ P200,000.00 – Labor</li> <li>▪ 78,721.00 – Materials</li> <li>▪ 18,500.00 – Water Detection</li> </ul> </li> <li><b>P297,221.00 – Total Cost</b></li> </ul>
2	DENR Permit	<ul style="list-style-type: none"> <li>✓ Secured DENR Permit               <ul style="list-style-type: none"> <li>▪ Done cutting of santol tree</li> <li>▪ Donated 50 seedlings (P750.00)</li> </ul> </li> </ul>
3	Building Permit	On-going, waiting for the release of the permit
4	Investments Placed	<ul style="list-style-type: none"> <li>✓ PNB investment               <ul style="list-style-type: none"> <li>▪ P510,000.00 invested to SM Prime Holdings</li> <li>▪ 6.028% for three years</li> </ul> </li> <li>✓ PNB investment               <ul style="list-style-type: none"> <li>▪ P380,000.00 invested to PNB Cebu Landmaster</li> <li>▪ 6.580 % for three years</li> </ul> </li> </ul>

Remark: The Board noted the information.

**8. REPORTS**



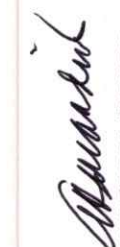


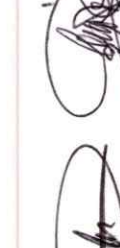


**8.1 Financial Report-** the Treasurer reported the financial status of CARE MBAI, as follows:

A. FINANCIAL HIGHLIGHTS as of February 28, 2025 (Rounded Off to the nearest peso)

TOTAL ASSETS	P 192,653,181.00
TOTAL LIABILITIES	P 103,673,024.00
TOTAL FUND BALANCE	P 88,980,157.00
TOTAL GUARANTY FUND	P 23,946,896.00

B. MEMBERS CONTRIBUTION/RESERVES AND SURPLUS  
(For the Month of February 2025)

Contributions	P 2,573,167.00
Reserves	(589,508.00)
Net Contributions	1,983,659.00
Less: Claims	(829,095.00)
Underwriting Expense	(558,538.00)
Total	P 596,026.00
Add: Other Income/Reinsurance	466,013.00
Net: Contribution and Other Income	1,062,039.00
Less: Administrative Expenses	(557,480.00)
Net Surplus for the Month	<b>P 504,559.00</b>


**CRISELDA R. ABUEL**  
President  

**ATTY. JOYCEE M. SIO**  
-absent-  
Vice-President  

**ERLENE E. BARANDINO**  
Corporate Secretary  

**PERSEVERANDO F. FAJARDO**  
Treasurer  

**ARMEL**  
Trustee  

**LUCILO G. JIMENEZ**  
Trustee  

**GAUDIOSO LAVADIA**  
Independent Trustee  

**MARY JULIETTA LABITIGAN**  
Independent Trustee

C. FINANCIAL RATIOS

RATIOS	STANDARD	ACTUAL as of February 28, 2025	Compared with Data as of January 31, 2025
Solvency	>120%	162%	185%
Liquidity	>100%	859%	791%
OpEx – BLIP	<=15%	16%	13%
OpEx – CLIP		16%	12%
Overall OpEx	<=20%	16%	13%
Claims- BLIP	<=30%	15%	10%
Claims – CLIP		9%	4%
Return on Assets	>0%	1%	1%
Return on Equity	>0%	3%	2%
Equity Value	>=50%	248%	578%
RBC Ratio	>125%	2070%	*1085%

*Remark:* The Board noted the financial reports:

9. COMMUNICATIONS RECEIVED

Mrs. Gilda R. Babasa, Executive Secretary presented the communications received for the month of February 2025, as follows:

DATE	FROM	PARTICULARS	REMARKS/ ACTION TAKEN
Feb. 28, 2025	<b>MCDO Atimonan, Quezon</b> Mr. Rizaldy S. Veranga	Invitation for MCDO, Atimonan General Assembly on March 25, 2025 @9 am at National Agency Building Auditorium, 2 <sup>nd</sup> Floor Brgy. Z1 Poblacion, Atimonan, Quezon	Attended by: Pelagia C. Mendones Ma. Lourdes E. Quesea
Feb. 28, 2025	<b>Cawayan II Farmers MPC</b> Ms. Ailyn S. Uybad	Invitation to GM Fe Mendones to attend the 22 <sup>nd</sup> Annual General Assembly of Cawayan II MPC to be held on March 20, 2025, 1:00 p. m. at San Francisco, Quezon	Attended by: Ma. Lourdes E. Quesea
March 3, 2025	<b>MiMAP</b> Ms. Vianca Castillo	Re-update: Program to Mi-MBA Leadership Forum dated March 13, 2025 at Mckinley Hills and Notice of MiMAP 2024 General Assembly Meeting on March 14, 2025	<b>Forum attendees:</b> Criselda R. abuel Mary Juliet Labitigan Paz L. Bobadilla Perseverando Fajardo Pelagia C. Mendones Ma. Lourdes E. Quesea <b>AGM Attendees:</b> Pelagia C. Mendones Ma. Lourdes E. Quesea
March 6, 2025	<b>Lopez MPC</b> Ms. Edenel Vasquez	Invitation to the 15 <sup>th</sup> Annual Representative Assembly of LMPC to be held on March 22, 2025, 9am-5pm at Lopez, Quezon.	Attended by: Paz L. Bobadilla

MARY JULIETA L. LABITIGAN  
Independent Trustee

GAYDIPSON D. AVADIA  
Independent Trustee

LUCILONG JIMENEZ  
Trustee

ARMELYN D. ZI  
Trustee

C. FAJARDO  
Treasurer


ERLENE E. BARANDINO  
Corporate Secretary

ATTY. JOYCEE M. SIO  
-absent-  
Vice-President

CRISELDA R. ABUEL  
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 Independent Trustee

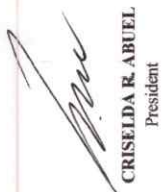
  
**LUCIO C. JIMENEZ**  
 Trustee

  
**ARMEO M. PARINAS**  
 Trustee

  
**PERSEVERANDO C. FAJARDO**  
 Treasurer

  
**ERLENE E. BARANDINO**  
 Corporate Secretary

-absent-  
**ATTY. JOYCEE M. SIO**  
 Vice-President

  
**CRISELDA R. ABUEL**  
 President

DATE	FROM	PARTICULARS	REMARKS/ ACTION TAKEN
Mar. 07, 2025	<b>Ating Koop MPC</b> Ms. Richelle Maita A. Flordelis	Request for marketing support for the upcoming General Assembly of Ating Koop MPC to be held on March 22, 2025. Requesting for the following items: <ul style="list-style-type: none"> <li>▪ Foldable fan with CAREMBA logo</li> <li>▪ Pens with CAREMBA logo</li> <li>▪ Wallet or any merchandise</li> <li>▪ Flyers</li> </ul>	Received and gave P1,500.00
Mar. 11, 2025	<b>Lopez Vendors Dev. Coop.</b> Mrs. Asuncion B. Rañese	Invitation to the General Assembly of Lopez Vendors Development Coop to be held at Ciudad Candida Hall, Brgy. Gomez, Lopez, Quezon on March 26, 2025 at 1:00 pm,	Received for info
Mar. 14, 2025	Maria Victoria A. Abrigo	Invitation to the Ordination of Rev. Fheil Andrei A. Rea on April 07, 2025, 9:00 a. m. at Minor Basilica of St. Michael Archangel, Tayabas City	To be attended by Pelagia C. Mendones and will give 10,000
Mar. 14, 2025	<b>ICMIF</b> Liz Green	ICMIF Member Update: News and insights from ICMIF and its members and Schedules of activities and Webinars  April 2 @10-11CST – Panel Discussion with ICMIF member CEO-Mutual Leaders Insights	Board of Trustees are encouraged to attend the webinar
Mar. 14, 2025	<b>Insurance Commission</b> Mark Anthony J. Parinas	Letter Re: Closing of the 2023 Annual Statement Verification Total Admitted Assets: <b>P164,665,495.33</b> Total Liabilities: <b>P93,854,985.55</b> Total Fund Balance: <b>P70,810,509.78</b> Total Liabilities and Fund Balance: <b>P164,665,495.33</b>	Forwarded to accounting Unit. for information and guidance
March 17, 2025	<b>MiMAP</b> Ms. Judith A. Torres	Draft Circular on Electronic Submission of 2024 AS Annual Statements, Audited Financial Statements, and Attachments - request your comments on or before Friday, March 21 and Invitation to IC Webinar on March 19	There were no comment to date  <b>IC Webinar attendees:</b> Reinnie Rose Torres Graemarc lester Alzaga Lourdes Quesa Gilda Babasa
Mar. 17, 2025	<b>Kawayanan Bayanihan MPC of Malinta</b> Mrs. Isabel Landig	Invitation to the General Assembly of Kawayanan Bayanihan MPC to be held at Function Hall, Brgy. Malinta, Los Baños, Laguna on March 22, 2025 at 1pm	Received for info
Mar. 18, 2025	<b>Insurance Commission</b> Thru: Junjay Perez	A Special Invitation to Insurance Commission 76 <sup>th</sup> Anniversary Theme: INSURANCE COMMISSION REIMAGINED on March 20,2025 at Level 5, Function Hall B-D, SPACE at One Ayala <i>"Special Citation was given to CARE MBA, Inc. in Recognition of its Contribution to Nation-Building Particularly by Uplifting the Financial</i>	Attended by: Pelagia C. Mendones Gilda R. Babasa

DATE	FROM	PARTICULARS	REMARKS/ ACTION TAKEN
		<i>Protection of Filipinos, Through the Strong, Sustainable and Globally-Competitive Operation of its MBA Business"</i>	
Mar. 18, 2025	<b>Institute of Corporate Director (ICD)</b> <i>Secretariat</i>	<b>Topic:</b> Women on Boards: Securing your seat at the Table <b>Date:</b> March 27, 2025 <b>Time:</b> 3:00 PM to 5:00 PM <b>Venue:</b> ICD Office, 14th Flr, Trident Tower, Makati <b>Online Option:</b> Available via Zoom <b>Fee:</b> P1,250 per participant	For information but will not attend due to conflict of schedule
Mar. 21, 2025	<i>Records Section, Insurance Commission</i>	Insurance Commission Advisory No. RS-2025-006 re: Online Training on Submission of Negative List of Officers and Employees Through the AMLCG Division Online Submission Portal and Consolidation of IC Online Uploading System on March 28, 2025 10am-12nn and 2pm-4pm	To be attended by Reinnie Rose P. Torres – 10:00 a. m. to 12:00 nn
Mar. 27, 2025	<b>MIMAP</b> <i>Ms. Bianca Maria Castillo</i>	Sponsorship for MIMAP publication re: 2025 National Microinsurance Forum and the 20 <sup>th</sup> anniversary of MIMAP. Package includes: <ul style="list-style-type: none"> <li>▪ Two pages – back-to-back (inclusion: logo, contact information, organizational and product information with 3 photos, including photos from the Forum)</li> <li>▪ 10 free copies of publication</li> <li>▪ <b>P20,000.00</b></li> </ul> Feedback is until <b>April 15, 2025</b>	For approval

**BOARD'S ACTION:** The Board duly noted the information and resolved for the following:

1. Approval of P10,000 love gift donation for Rev. Fhiel Andrei A. Rea on his ordination.
2. Approval of P20,000 sponsorship proposal from MIMAP as a gesture of support to MIMAP.

NOTE: Approved in principle, therefore, it is a 'Go'. However, Mrs. Mendones, was tasked to inquire if there will be sponsorship lower than P20,000, so that we can opt for sponsorship at a reduced rate.

3. Acknowledgment of the Verified Annual Statement 2023.

**BOARD RESOLUTION NO. 009-2025**

A Resolution to Donate Love Gift in Cash to Rev. Fhiel Andrei A. Rea on His Ordination

On motion of Trustee Fajardo, duly seconded by Trustee Lavadia

**RESOLVED, AS IT IS HEREBY RESOLVED,** to donate love gift in cash amounting to Ten Thousand Pesos (P10,000.00) to Rev. Fheil Andrei A. Rea on his Ordination on April 07, 2025, 9:00 a. m. at Minor Basilica of St. Michael Archangel, Tayabas City.

**RESOLVED FURTHER,** that the said donation shall be taken from Fund Balance.

**APPROVED UNANIMOUSLY**

MARY JOLEY D. LABITIGAN  
Independent Trustee

GAUDIOSA LAVADIA  
Independent Trustee

LUCILO G. JIMENEZ  
Trustee

ARMIELA AZUL  
Trustee

PERSEVERANDO C. FAJARDO  
Treasurer

ERLENE E. BARANDINO  
Corporate Secretary

absent-  
ATTY. JOYCEE M. SIO  
Vice-President

CRISelda R. ABUEL  
President

**BOARD RESOLUTION NO. 010-2025**

A Resolution to Approve the Sponsorship Proposal from MIMAP  
re: Publication of National Microinsurance Forum 2025  
and the 20<sup>th</sup> Anniversary of MIMAP

On motion of Trustee Azul, duly seconded by Trustee Labitigan,

**RESOLVED, AS IT IS HEREBY RESOLVED,** to approve the Sponsorship Proposal from MIMAP as a gesture of support of CARE MBA, Inc.

**RESOLVED FURTHER,** to donate the sum of Twenty Thousand Pesos (P20,000.00) re: 2025 National Microinsurance Forum and the 20<sup>th</sup> anniversary of MIMAP publication of Souvenir Program.

**APPROVED UNANIMOUSLY**

**BOARD RESOLUTION NO. 011-2025**

A Resolution to Acknowledge the Verified Annual Statement  
of CARE MBA, Inc. for the Year 2023

On motion of Trustee Azul, duly seconded by Trustee Lavadia,

**RESOLVED, AS IT IS HEREBY RESOLVED,** to acknowledge the Verified Annual Statement of CARE MBA, Inc. for the year 2023, duly accepted by the Board of Trustees on March 25, 2025, as follows:

Total Admitted Assets	:	<b>P164,665,495.33</b>
Total Liabilities	:	<b>P93,854,985.55</b>
Total Fund Balance	:	<b>P70,810,509.78</b>
Total Liabilities and Fund Balance	:	<b>P164,665,495.33</b>

**APPROVED UNANIMOUSLY**

**10. MATTER/S FOR DISCUSSION AND APPROVAL**

**10.1 Budget for the 15<sup>th</sup> AGM** General Manager Mendones presented the expenses to be incurred for the holding of the 15<sup>th</sup> Annual General Meeting of CARE MBAI and requested for approval of the same.

**BOARD'S ACTION:** The Board duly noted the information and resolved to approve the budget of P270,000 for the said event, subject to proper liquidation of actual costs incurred.

**BOARD RESOLUTION NO. 012-2025**

Approval of Budget for 15<sup>th</sup> Annual General Assembly

On motion of Trustee Azul, duly seconded by Trustee Lavadia,

-absent-  
ATTY. JOYCEE M. SIO  
Vice-President

CRISELDA R. ABUEL  
President

PERSEVERANDO C. FAJARDO  
Treasurer

ARMIDA AZUL  
Trustee

LUCILO G. JIMENEZ  
Trustee

SABIDO LAVADIA  
Independent Trustee

MARY JULIE D. LABITIGAN  
Independent Trustee

**RESOLVED, AS IT IS HEREBY RESOLVED,** to approve the budget of TWO HUNDRED SEVENTY THOUSAND PESOS (P270,000.00) for the 15<sup>th</sup> Annual General Meeting of CARE MBA, Inc. to be held on May 30, 2025.

**RESOLVED FURTHER,** that the said budget shall be subject to proper liquidation of actual expenses incurred during the said event.

**APPROVED UNANIMOUSLY**

**10.2 Annual General Meeting Updates-** The Management presented the updates of upcoming 15<sup>th</sup> Annual General Meeting to be held on May 30, 2025, as follows:

- (1) Venue- is at St. Jude Coop Hotel and Event Center, Tayabas City
- (2) Expected/Invited Participants- 120 persons
- (3) Learning Session with Mrs. Paz Bobadilla from the Board of Advisors
- (4) Panel discussion with facilitator- will invite three cooperative partners
- (5) Cost- the estimated expenses were presented in detail

*Remark:* The Board duly noted the information.

**11. MANAGEMENT REPORTS –** Mrs. Ma. Lourdes E. Quesa, Administrative and Operations Manager (AOM) reported the management updates as of February 28, 2025, as follows:

**11.1 Membership and Claims.**

- **MEMBERSHIP-** total number of new members as of February 28, 2025:

Month	New Members
January	377
February	291
<b>Total New Members</b>	<b>668</b>

Total Active Members: **28, 322**

- **CLAIMS -** Claims paid for the month of February 2025:

BLIP/CLIP CLAIMS – February 2025						
	Members	Dependent	Cooperative	Beneficiaries	Re-insurance	Total Amount
BLIP	P 190,000.00	P105,000.00				P295,000.00
CLIP			P1,249,887.70	P99,200.80		P1,349,088.50
<b>TOTAL</b>						<b>P1,644,088.50</b>

*Remark:* The Board duly noted the report.

**11.2 Update of Activities.** Admin and Operations Manager, Ma. Lourdes E. Quesa, presented the update of activities attended by the Management and Staff for the months of February and March 2025, as follows:

- Feb. 27, 2025 - Regular Board of Trustees Meeting at 1:00 p. m., via zoom videoconferencing
- Feb. 28, 2025 – Groundbreaking Ceremony of Office Improvements and Construction
- March 06, 2025 – Orientation of Golden Harvest Cooperative at 9:00 a. m., CARE MBA, Inc. office

MARY JUANITA LABITIGAN  
Independent Trustee

GAUDIOSA RAYADIA  
Independent Trustee

LUCILO G. JIMENEZ  
Trustee

ARMED CIZUE  
Trustee

PERSEVERANO C. FAJARDO  
Treasurer

ERLENE E. BARANDINO  
Corporate Secretary

ATTY. JOYCEE M. SIO  
-absent-  
Vice-President

CRISELDA R. ABUEL  
President

- March 07, 2025 – Meeting with Sir Fanny Maniebo of RMSI at CARE MBA, Inc. office
- March 08, 2025 - General Assembly of LEAF Multi-purpose Cooperative at Lucban, Quezon
- March 13, 2025 – Mi-MBA Leadership Forum at the Atrium, Enderun Colleges, McKinley Hill Fort Bonifacio, Taguig City
- March 13, 2025 – Woman’s Month Celebration at BJMP and Lucena City Cooperative Development Council
- March 14, 2025 – Annual General Meeting of MIMAP at Richmond Hotel, Ortigas Center, Pasig City
- March 19, 2025 – IC Webinar on Good Governance Streamlining Prudential Reporting for Accuracy of Financial Statistical Data 1: 00 to 5:00 p. m.
- March 20, 2025 – General Assembly of Cawayan II Farmers Multipurpose Cooperative at San Francisco, Quezon
- March 20, 2025 – 76<sup>th</sup> Anniversary of Insurance Commission at One Ayala, Makati City, 2:00 – 9:00 p. m.
- March 22, 2025 – 56<sup>th</sup> General Assembly of St. Jude Multipurpose Cooperative
- March 25, 2025 – Municipal Cooperative Development Council, General Assembly at Atimonan, Quezon
- March 26, 2025 – Orientation of CARE MBA, Inc. products and services in DSWD/SLP at Lucban, Quezon

Remark: The Board duly noted the information.

## 12. MATTERS FOR INFORMATION

**12.1 Visita Iglesia** – General Manager Mendones requested an out-of-office activity on March 28, 2025 at Laguna province to commemorate the upcoming Lenten Season 2025. The board of trustees approved the request of the management.

**12.2 16<sup>th</sup> Anniversary of CARE MBA, Inc.** – The 16th Anniversary of CARE MBA, Inc., set on April 1, 2025, will be celebrated in advance on March 31, 2025, due to the observance of Eid al-Fitr. The event will include a Zumba session, Mass intention, and a simple product and services orientation, with the Zumba ladies of Zaballero Subdivision, Barangay Gulang-Gulang, Lucena City.

**12.3 MIMAP Update.** Mrs Mendones, General Manager presented the Policy Agenda: Consumer Protection, Tax, IFRS 17 as follows:

- The implementation of IFRS 17 for Mi-MBAs has been deferred to 2030; however, the transition to Gross Premium Valuation (GPV) will take effect in 2025.

Remark: The Board duly noted the information.

## 13. OTHER MATTER/S

Schedule of next BOT Meeting is on April 24, 2025, 9:00 a. m. at CARE MBA, Inc. office

MARY JULIA D. SABITIGAN  
Independent Trustee

GAUDIO S. AVADIA  
Independent Trustee

LUCILO G. JIMENEZ  
Trustee

ARMIEL S. VILLARDO  
Trustee

PERSEVERANDO C. FAJARDO  
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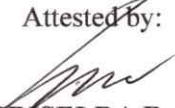
**14. ADJOURNMENT**

There having no other matters to be discussed, the meeting ended at exactly 3:16 p. m.

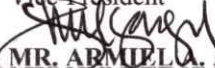
I hereby certify to the correctness of the foregoing Minutes.

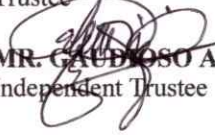
  
**ERLENE E. BARANDINO**  
Secretary

Attested by:

  
**MRS. CRISELDA R. ABUEL**  
President

**-absent-**  
**ATTY. JOYCEE M. SIO**  
Vice President

  
**MR. ARMUEL A. AZUL**  
Trustee

  
**MR. GAUDIOSO A. LAVADIA**  
Independent Trustee

  
**MR. PERSEVERANDO C. FAJARDO**  
Treasurer

  
**MR. LUCIO G. JIMENEZ**  
Trustee

  
**MRS. MARY JULIET D. LABITIGAN**  
Independent Trustee