1 IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION 2 3 MICHAEL W. UNDERWOOD, et al., ) ) Plaintiffs,) 4 ) 5 vs. ) No. 13 CH 17450 Calendar 13 ) CITY OF CHICAGO, a Municipal 6 ) Corporation, ) 7 ) Defendant,) 8 ) and ) 9 Trustees of the Policemen's Annuity and Benefit Fund of 10 ) Chicago; Trustees of the ) 11 Firemen's Annuity and Benefit ) Fund of Chicago; Trustees of ) the Municipal Employees' 12 ) Annuity and Benefit Fund of ) 13 Chicago; and Trustees of the ) Laborers' & Retirement Board ) 14 Employees' Annuity and Benefit ) Fund of Chicago, et al., ) 15 ) Defendants.) 16 17 Record of proceedings had at the 18 hearing of the above-entitled cause, before the Honorable NEIL H. COHEN, one of the Judges of said 19 20 Court, on March 18, 2016, in Room 2308, Richard J. 21 Daley Center, Chicago, Illinois, commencing at 9:45 22 a.m. 23 24

1	A P P E A R A N C E S			
2				
3	KRISLOV & ASSOCIATES, LTD.			
4	20 North Wacker Drive, Suite 1300			
5	Chicago, Illinois 60606			
6	(312) 606-0500			
7	BY: Mr. Clinton A. Krislov			
	clint@krislovlaw.com,			
8				
	Mr. Kenneth T. Goldstein			
9	ken@krislovlaw.com			
	for the plaintiffs;			
10				
11	RICHARD J. PRENDERGAST, LTD.			
12	111 West Washington Street, Suite 1100			
13	Chicago, Illinois 60602			
14	(312) 641-0881			
15	BY: Mr. Richard J. Prendergast			
	rprendergast@rjpltd.com,			
16	for the City;			
17				
18	DAVID R. KUGLER & ASSOCIATES, LTD.			
19	6160 North Cicero Avenue			
20	Suite 308			
21	Chicago, Illinois 60646			
22	(312) 263-3020			
23	BY: Mr. David R. Kugler			
	davidkugler@comcast.net			
24	for the Trustees of the Policemen's Annuity and Benefit Fund			
25	of Chicago; Annuity and Benefit Fund of Chicago;			

1	A P P E A R A N C E S (Continued)			
2				
3	BURKE, BURNS & PINELLI, LTD.			
4	Three First National Plaza, Suite 4300			
5	Chicago, Illinois 60602			
6	(312) 541-8600			
7	BY: Ms. Sarah Boeckman			
	<pre>sboeckman@bbp-chicago.com</pre>			
8	for the Trustees of the Firemen's Annuity			
	and Benefit Fund of Chicago;			
9				
10	TAFT, STETTINIUS & HOLLISTER, LLP			
11	111 East Wacker Drive, Suite 2800			
12	Chicago, Illinois 60601			
13	(312) 836-4038			
14	BY: Mr. Cary E. Donham			
	cdonham@taftlaw.com,			
15				
	for the Trustees of the Laborers' $\&$			
16	Retirement Board Employees' Annuity and			
	Benefit Fund of Chicago.			
17				
18				
19				
20				
21				
22				
23				
24				

1 MR. PRENDERGAST: Good morning, Your 2 Richard Prendergast on behalf of the City. Honor. 3 THE COURT: Richard. 4 MR. KRISLOV: Good morning, Your 5 Honor. Clint Krislov with Ken Goldstein on behalf of 6 Mr. Underwood and the other 300 employees. 7 THE COURT: Clint. 8 MS. BOECKMAN: Good morning, Your Honor. Sarah Boeckman on behalf of Defendants Fire 9 Fund and Municipal Fund. 10 11 MR. DONHAM: Good morning, Your Honor. 12 Cary Donham on behalf of the Laborer's Fund. THE COURT: Cary. 13 14 MR. KUGLER: David Kugler on behalf of 15 Policemen's Fund. 16 THE COURT: David. Hello, everybody. 17 First I have a motion to dismiss 18 that's been filed by you, Cary. MR. DONHAM: Yes, sir. Yes, Your 19 20 Honor. 21 MS. BOECKMAN: And, Your Honor, Fireman's Fund and Municipal Fund also filed a motion 22 23 to dismiss yesterday. THE COURT: I don't have a copy of it. 24

1 MS. BOECKMAN: I have a copy for you 2 right here. 3 (Document tendered.) 4 MR. KUGLER: The Policemen's Fund also 5 filed a motion. I filed it back on March 8th. б THE COURT: How would I know? How 7 would I know, David? You never gave me a copy of it. 8 MR. KUGLER: Your Honor --9 THE COURT: You never gave me a copy 10 of it. 11 MR. KUGLER: I apologize for that, 12 Your Honor. 13 THE COURT: It's okay. 14 All right. So I have three motions to 15 dismiss by the Funds. 16 MR. KRISLOV: You're supposed to have 17 another one from the City today. 18 MR. PRENDERGAST: Our motion to 19 dismiss is due today. I've spent the last three days 20 in Los Angeles in a mediation. We figured we'd 21 finally get it together on the laptops. The laptops weren't working. 22 23 Here's my point. If can file it 24 Monday, I'd appreciate it.

1 THE COURT: Of course you can. 2 MR. KRISLOV: We would object, Your 3 Honor. And I'll tell you why. 4 THE COURT: Your objection is noted 5 and overruled. б MR. KRISLOV: Can I explain why? 7 THE COURT: Do I have the discretion 8 to allow them to file a motion to dismiss in an 9 untimely fashion when I set the time to begin with? You know the law. 10 11 MR. KRISLOV: This wasn't set to begin 12 with this way. 13 Mr. Prendergast asked me a week ago, 14 maybe two weeks ago, for an extension because he had 15 a --16 THE COURT: Well, he asked the wrong 17 person since you don't have control over it. I do. 18 MR. KRISLOV: Your Honor, we agreed to 19 -- we wanted to have their motion before we were here. Regardless, I think we can address the whole 20 thing today, and I --21 THE COURT: Well, regardless of your 22 23 position, whatever it is, because I don't understand what your objection is --24

1 MR. KRISLOV: I'm on vacation all next 2 week. Mr. Prendergast --3 THE COURT: He's just filing it, 4 Clint. I'm just giving him leave to file it. 5 Today's Friday. I'm going to give him leave to file 6 it Monday, over your objection, the basis of which I 7 still don't understand. And I guess it's that you 8 gave him an extension until today, and he didn't meet it because he was working. 9 MR. KRISLOV: We wanted to be in a 10 11 position to address the Court on -- to be able to 12 address the court on all the motions before we came 13 here. But we'll deal with that. 14 MR. PRENDERGAST: Let's be clear on 15 one thing, Judge. 16 THE COURT: We don't have to be clear 17 on anything. The motion is directed towards me. 18 It's nice that he asked you for it. It's the 19 appropriate thing. It's nice that you gave it to 20 him, and that's great. 21 But in the end, I have the final say, even when I'm wrong, as pointed out to me, which I 22 23 have, you know, the ability to be. But in this case, he's asking for two 24

1	days. He's asking for the weekend to file it. I
2	don't see any prejudice to you, other than your
3	vacation. And we'll survive that.
4	So your request is granted, Richard.
5	You'll file it on Monday.
6	Would you like to engage in a briefing
7	schedule on this and set it now, assuming his word
8	can be trusted, which I think it can, so that we can
9	deal with all of these?
10	Do you want to do that?
11	MR. KRISLOV: Is it my turn yet?
12	THE COURT: Let me tell you something.
13	MR. KRISLOV: I don't want to deal
14	with just
15	THE COURT: I don't like being talked
16	to that way. I don't like facetiousness.
17	MR. KRISLOV: I'm not being facetious.
18	THE COURT: I don't like it. I don't
19	deserve it. The court doesn't deserve it.
20	MR. KRISLOV: Your Honor, I have the
21	greatest respect for this Court, but
22	THE COURT: Well, I think you were
23	being facetious, and I don't like it.
24	MR. KRISLOV: The defendants have

THE COURT: It's your turn when it's 1 2 your turn. 3 MR. KRISLOV: I'll wait for my turn. 4 THE COURT: I asked you a question. 5 Do you want to enter into a briefing 6 schedule today? Yes or no? 7 MR. KRISLOV: I would like to propose a manner of dealing with this that is 8 all-encompassing. There are five pending motions. 9 THE COURT: What are the other 10 11 motions? 12 MR. KRISLOV: One motion is our motion to vacate your clarification --13 THE COURT: It's denied. 14 15 MR. KRISLOV: We filed it. We filed 16 it. 17 THE COURT: It's denied. I read it. 18 You said I'm wrong. You disagree with me. 19 The gist of it is that you think I flipped my original opinion. I say I didn't. I said 20 21 it was pretty clear. The motion for clarification was not made by you. It was made by the City. I 22 23 made it pretty clear.

24 I did read what you had to say in the

1 press. I disagreed with you when you said it. I 2 thought you got it wrong. But then it was an 3 interesting situation. Does the court have the 4 obligation to let someone who's talking to the press 5 about a case to tell him he's gotten it wrong or not. б I came down on the side of you're 7 entitled to say anything you want to anyone about the 8 case, at any time you want, for whatever purpose you 9 want, and it's not my obligation to tell you you're wrong when you talk to the press about what you're 10 11 saying. So you think I'm wrong, that's fine. 12 13 I disagree with you. 14 MR. KRISLOV: Okay. That's the 15 current motion. That's the recent --16 THE COURT: Your motion to --MR. KRISLOV: Vacate clarification --17 18 THE COURT: Yes. MR. KRISLOV: -- and to certify the 19 20 question. 21 THE COURT: Yes, it's denied. I'm sorry? 22 23 MR. KRISLOV: The motion has --THE COURT: The other part of it about 24

1 the certification?

2	MR. KRISLOV: Yes.
3	THE COURT: It's denied too.
4	MR. KRISLOV: Okay.
5	THE COURT: Now what else is there?
6	MR. KRISLOV: Our motion for summary
7	judgment.
8	THE COURT: Yes, that's fine.
9	MR. KRISLOV: That's fine. We'd like
10	them to respond. If we do a briefing schedule on the
11	motion to dismiss
12	THE COURT: No, I'm not going to do a
13	motion for summary judgment until I'm done with the
14	motions to dismiss, because it may not be necessary.
15	MR. KRISLOV: Your Honor, you have
16	already upheld Count 1.
17	THE COURT: It may not be necessary.
18	I'm going to deal the with motions to dismiss. I'm
19	going to deal with that.
20	MR. KRISLOV: You're holding the
21	THE COURT: It's entered and
22	continued.
23	MR. KRISLOV: Okay. Our renewed
24	motion for class certification.

1 THE COURT: Yes. That's something --2 MR. KRISLOV: That's been pending for 3 a long time.

4 THE COURT: So the question again is, 5 do I deal with the motion to dismiss first, or -б which is my inclination, for the same reason, just in 7 terms of efficiency. If it's unnecessary, then I 8 don't have to deal with the motion for class certification. 9 10 Based upon the recent case with the 11 Supreme Court, which upheld me, you have your motion 12 for certification in. No one can claim otherwise. No one can undercut about that in terms of procedure. 13 14 So my question to you, Clint, is why 15 deal with the motion for certification, class certification, before it's necessary, as long as 16 17 you're not prejudiced thereby? MR. KRISLOV: Well, the question is 18 19 who we're representing, and, you know, it's been pending for a long time, and --20 21 THE COURT: I know it has, but we've been dealing with other things for a long time, and 22 23 we've probably got those to the side of us. MR. KRISLOV: Well, it may never get 24

there, it seems like.

2	Here's what I would propose. I would
3	propose that and I've read the Funds' motions to
4	dismiss, read all of them.
5	THE COURT: I haven't because I didn't
6	get them.
7	MR. KRISLOV: I read all of them, and
8	I got them yesterday, as the agreement was.
9	MR. PRENDERGAST: All but one.
10	MR. KRISLOV: Pardon?
11	MR. PRENDERGAST: All but one.
12	MR. KRISLOV: No.
13	THE COURT: You didn't get the City's.
14	MR. KRISLOV: I said all the Funds'
15	motions were filed yesterday, and I reviewed those.
16	They're different. And we'll see though we had
17	hoped to see the City's motion today so that we could
18	figure out how long it will take to deal with it.
19	Here's what I suggest is the most
20	efficient way to deal with this is that when the
21	City's motion comes in, we think, because most of the
22	Funds are rehashing arguments that they made to you
23	before, most of which were rejected, I suspect the
24	City's motion is not going to differ substantially

1 from what it did the first time.

2	What I would suggest is that, barring
3	some I guess we wait until we see the City's
4	motion, but presuming it's going to be essentially
5	what it was before
6	THE COURT: What's your suggestion?
7	MR. KRISLOV: My suggestion is that
8	you, over our disagreement I know we disagree
9	fundamentally on this case but that after
10	reviewing their motion, you would rule, likely, that
11	you would still dismiss the third amended complaint,
12	the Counts 2 and 3 now with prejudice, and you would
13	uphold Count 1 the way that you had ruled and made
14	findings there was no just cause to delay enforcement
15	or appeal. Because at that point, the most efficient
16	way to deal with it is to get that case up on appeal.
17	THE COURT: Before we deal with
18	summary judgment?
19	MR. KRISLOV: Yes. You can I mean,
20	otherwise, we're going to spend another three to four
21	months
22	THE COURT: And before we deal with
23	class certification?
24	MR. KRISLOV: You know, it's

getting the legal question decided is the most
 important thing. And people -- because there's no
 injunction --

4 THE COURT: I understand what you're 5 saying. And I wanted to -- what is the Funds' and б the City's point of view on 308 certification? I'm 7 not sure what the certified question would be as to 8 how you would like to phrase it or I would like to phrase it. 9 10 MR. KRISLOV: So you don't have to 11 certify the question for this purpose. All you have 12 to do -- because you'd be dismissing --13 THE COURT: 304 language. 14 MR. KRISLOV: Yes. 15 THE COURT: So Clint would like to, as good trial lawyers do, look ahead three steps, figure 16 17 out what's probable and what's going to happen, and we don't know what's going to happen. And I'm not 18 19 going to make any ruling today until I've already ruled on the motions to dismiss. 20 21 But assuming your motions to dismiss are handled in the way that Mr. Krislov suggests is 22 23 likely, I guess the question is, you don't have to

24 make a decision today, are you all going to be

agreeing to 304(a) language or not? That's something
 for you to think about.

3 And I do take your point that on the 4 legal issue, it would be nice to have that subject to 5 review as soon as possible for obvious reasons. б It does seem to be the most efficient 7 way. I agree with you on that. Prior to dealing 8 with class certification, prior to dealing with 9 summary judgment, it would be nice to get a somewhat definitive ruling from whichever higher court it's 10 11 going to go to. 12 MR. KRISLOV: You and I will probably 13 get along probably lots better after we know where 14 we're going. 15 THE COURT: Mr. Krislov, you keep saying that, you know. I guess you like to think of 16 17 yourself as being a person who's a target. But I 18 told you this on the record. It's the way I feel 19 about you off the record and on the record. I'll say 20 it again. 21 I don't have any problem with you personally or professionally. In fact, I have said 22 23 on the record how much I admire what you do and who you do it for and the people you do it for, which is 24

the people from whence I came. And the motivation
 and the intent, it's something I admire and always
 have.

4 So I wish you'd stop telling me, or at 5 least give me a basis for why you think that you and б I have problems, because I don't see them. 7 MR. KRISLOV: We just fundamentally 8 disagree on the law governing this case. 9 THE COURT: Okay. Well, that's going to happen, and that's going to happen in life. But 10 it's not personal. It's just a disagreement on 11 12 that --13 MR. KRISLOV: Agreed. 14 THE COURT: -- at this point, so --15 regardless of what I want. So I don't -- I can't lead with my heart. I have to lead with my mind, 16 17 such it is. So there you are. 18 So my suggestion is, in response to 19 what you say, Clint, is that we do deal would the motions to dismiss. I can't deal with it any other 20 21 way. We have to deal with it in a linear fashion. And assuming it ends up that way, 22 23 we'll take it up, and I will entertain 304(a) language, and I'll listen to objections from others. 24

1	Why don't you all talk about it at the
2	appropriate time. If you're all behind it, it's
3	even this is much stronger than this, as every
4	good union person knows.
5	MR. KRISLOV: Here's why I raise it
6	this way, because what's going to happen otherwise,
7	I'd like to see the City's motion to dismiss, and
8	then I think we will all probably agree that you're
9	going to come out the same way that you did
10	THE COURT: But one still has to fight
11	the fight before you know.
12	MR. KRISLOV: Except that if we have
13	to do full briefing on both sides on this issue, it's
14	going to consume huge resources
15	THE COURT: Oh, that's where you're
16	coming from.
17	MR. KRISLOV: And the other part is
18	that it takes we're looking at three to five
19	months of doing this before we get to the point that
20	we put it up on appeal.
21	And during that time, the healthcare
22	premiums are still at that much higher level.
23	THE COURT: Sure. I understand.
24	MR. KRISLOV: And so the people are

1	THE COURT: So what's the way around
2	this? You're trying to cut out the middleman, to
3	wit, an opinion, on the motion to dismiss that I'm
4	sure the Funds and the City feels does avoid 137
5	ramifications because it's legitimate, and it has to
б	be heard, and it has to be ruled upon, and there has
7	to be a definitive ruling from me without cutting out
8	the middleman.
9	How does one do that?
10	MR. KRISLOV: We do that by when we
11	see the City's motion, we would say, based on your
12	most recent rulings, the March 4th and the
13	December
14	THE COURT: Both of them.
15	MR. KRISLOV: And the November 3rd
16	ruling, three of them, based on those, you would hold
17	the first the third amended complaint, that you
18	would uphold the Count 1, as you've described, the
19	rights; that you would dismiss Counts 2 and 3, now
20	with prejudice.
21	And I've learned from Mr. Prendergast
22	that you have to do at least one cause of action
23	has to be denied with prejudice in order to support
24	304 findings, but then you do that in a very summary

1 fashion, and then we have an appealable order.

2 THE COURT: Well, I'll tell you what. 3 My inclination, my strong inclination, 4 is to not do it that way. However, I will listen to 5 what the other side has to do. I don't want to --6 the reason for it is because, (a) I think there has 7 to be a definitive ruling from me on their definitive motions. I think they're entitled to my 8 consideration of it in the same way you were, and I'd 9 like to give them that, and I'd like the record to 10 11 reflect that. 12 However, if the parties agree, I will 13 certainly consider a shortcut that meets everyone's 14 agenda, legal agenda. 15 MR. PRENDERGAST: Your Honor, I would like to point out, just for the record, that the 16 17 third amended complaint is almost 50 pages long. It 18 adds three new causes of action. You haven't yet 19 ruled on that, and we don't have a briefing schedule 20 on it, which I think is the point that you made starting out, that that's where we ought to start. 21 That's what we ought to get done today. 22 23 The motion for reconsideration of your second order has been denied. Your motion -- I 24

assume the motion for class certification is entered
 and continued.

3 THE COURT: Yes. 4 MR. PRENDERGAST: And so we don't 5 really know where we're going to be until we get 6 there. If you deny -- if you granted our motion with 7 respect to all of the counts that we filed, and 8 that's the reason they're running late, because we 9 are not just rehashing old arguments. We have new 10 arguments because they have new claims, if you were 11 to grant our motion completely, he wouldn't need 12 304(a). His case would be dismissed. It's an 13 appeal. So I think we're a little bit ahead of 14 15 ourselves. I think your inclination is correct. We need a briefing schedule on the only motion that's 16 17 now before you, which is -- the motions are all 18 before you, which are the motions to dismiss. I 19 assure you I will not be asking for any more time. I 20 appreciate the extension. 21 And we can work out Monday's date for a briefing schedule. All Mr. Krislov has to tell us 22 23 is how long he'll need to respond.

24 THE COURT: Mr. Donham?

MR. DONHAM: We agree with what Rich 1 2 said.

3	MS. BOECKMAN: The Funds would like
4	the benefit of the Court's ruling on our motion to
5	dismiss. We definitely wouldn't be opposed to an
6	expedited briefing schedule, but I think it is
7	important. Like Rich points out, there are new
8	counts on the third amended complaint. We'd like the
9	benefit of the Court's ruling on those.
10	MR. KUGLER: Likewise, Your Honor.
11	THE COURT: All right. I think that's
12	the appropriate way to go, Clint. I do understand
13	your urgency and your desire to not expend resources,
14	precious resources, financial resources and time
15	because of the premiums. I understand that.
16	But other than I will take up your
17	offer. I'm sure Mr. Krislov would like this to be
18	expedited, if possible, which I'll grant.
19	Other than that, they're entitled to
20	have their day and to have the Court consider their
21	motions on their own, especially in light of the
22	three additional counts, something I haven't thought
23	of but makes sense.
24	So your motion to your suggestion

is it takes two to tango -- it's denied because they 1 2 don't want to and because I don't really want to do 3 it that way. I'm going to do it the right way, in a 4 linear way, and give them a ruling. I think they're 5 entitled to that. б So can we enter a briefing schedule 7 today so we don't have to wait until Monday? I won't 8 be here next week. 9 MR. KRISLOV: I won't be here next week either, but I'm not -- sorry. I won't 10 11 voluntarily do it in the blind. I would like to see 12 that --13 THE COURT: Great. I'll be gone. I'm 14 going with my wife. She's telling me I'm going out 15 of town next week. 16 MR. KRISLOV: We're both going out of 17 town next week. THE COURT: And if you don't want to 18 19 enter into a briefing schedule, that's fine. 20 When are you back from your trip? 21 MR. KRISLOV: I'll be back the following week. So if we're in the following Monday 22 23 or Tuesday, that should be fine. THE COURT: Let me check. The week 24

```
1
      after Easter. I will not -- I have to go to EdCon
 2
      for teaching and to be taught the week of
 3
      April 4th.
 4
                     Is April 8th filled?
 5
                     THE CLERK: Yeah. But you're also --
 6
      the week of the 28th -- you're gone next week, but
 7
      you're back --
 8
                      THE COURT: Oh, very good. How about
      any day the week of the 28th, including April 1st?
9
10
                     What day is best for you, Clint?
11
                     MR. KRISLOV: Why don't we do it
12
      March 29th?
13
                      THE COURT: Mr. Goldstein, is that a
      good day for you? Mr. Prendergast?
14
15
                     MR. PRENDERGAST: March 29th.
16
                     THE COURT: Mr. Donham?
17
                     MR. DONHAM: Works, Your Honor.
18
                      THE COURT: I don't remember your
19
      name.
20
                     MS. BOECKMAN: Sarah.
21
                     THE COURT: What's your last name?
                     MS. BOECKMAN: Boeckman.
22
23
                     MR. PRENDERGAST: She takes Ed Burke's
24
      place.
```

THE COURT: Well, thank you. You're
 doing the Court a great favor.

3 David, is that all right with you? 4 MR. KRISLOV: Can we do it the 5 28th instead -- we'll do it the 29th. б THE COURT: It's just to set a 7 briefing schedule. I'll get you in and out of here, 8 I promise. And you if you all e-mail each other and 9 talk, you can agree upon a briefing schedule and give me an agreed-upon order. As long as you set the 10 clerk's status date for a Monday, you can do that. 11 12 So, Mr. Goldstein, will you be out of 13 town? 14 MR. GOLDSTEIN: No, I'm around. 15 THE COURT: Did he give you the right to agree upon a briefing schedule? 16 17 MR. GOLDSTEIN: Maybe. 18 THE COURT: Okay. I know. So if you all want to do that and bring it in, it will be 19 signed by me or Judge Allen in my absence, and we can 20 21 get that done. Otherwise, we'll put it for the 29th 22 23 until we hear otherwise, at 9:30, get you in and out of here. 24

1		MR. PRENDERGAST: Thank you very much.
2		THE COURT: You're welcome. Wish you
3	all well.	
4		(Proceedings adjourned at 9:58 a.m.,
5		March 18, 2016.)
б		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		

## REPORTER'S CERTIFICATE

2		
3	I, JERRI ESTELLE, CSR, RPR, doing	
4	business in the City of Chicago, State of Illinois,	
5	do hereby certify that I reported in computerized	
6	shorthand the foregoing proceedings as appears from	
7	my stenographic notes.	
8	I further certify that the foregoing	
9	is a true and accurate transcription of my shorthand	
10	notes and contains all the testimony had at said	
11	proceedings.	
12	IN WITNESS WHEREOF, I hereunto set my	
13	hand as Certified Shorthand Reporter in and for the	
14	State of Illinois on March 18, 2016.	
15		
16		
	Jerri Estelle, CSR, RPR	
17	License Number: 084-003284	
18		
19		
20		
21		
22		
23		
24		