FY2021 CPS BUDGET OVERVIEW
PUBLIC HEARING
(Zoom)
held on
August 19, 2020

STENOGRAPHIC REPORT OF PROCEEDINGS
had in the above-entitled cause held virtually
via Zoom, commencing at 4:02 p.m.
MR. MIGUEL del VALLE, presiding

BOARD MEMBERS PRESENT:

MR. MIGUEL del VALLE, President
MR. SENDHIL REVULURI, Vice President
MS. LUISIANA MELENDEZ
MS. AMY ROME
MR. LUCINO SOTELO
MS. ELIZABETH TODD-BRELAND
MR. DWAYNE TRUSS

Reported By: Karen Fatigato, CSR
License No.: 084-004072
ALSO PRESENT:

DR. JANICE JACKSON, Chief Executive Officer

MS. LaTANYA McDADE, Chief Education Officer

MR. ARNIE RIVERA, Chief Operating Officer

MS. ESTELA BELTRAN, Secretary to the Board
(Whereupon, the following proceedings commenced at 4:02 p.m.)

PRESIDENT del VALLE: Good afternoon, ladies and gentlemen. I am Miguel del Valle, on behalf of my fellow Board members welcome to the second Budget Hearing. Today is August 19th, 2020. We are holding the second Budget Hearing electronically via Zoom. The purpose of the second hearing is to comply with the School Code provisions regarding the FY21 Budget.

Madam Secretary, please state for the record the notice procedure for these hearings.

SECRETARY BELTRAN: Thank you, Mr. President.

Notice of this public hearing was published in the Chicago Sun-Times, a newspaper of general circulation in the City of Chicago and posted at Board Room, Principal Office and 42 West Madison Street lobby on August 11, 2020. Notice was also posted on the cpsboe.org and cps.edu website on August 11, 2020. I will now read into the record the public notice as published:
Notice: Public Hearings, FY21 Budget for the 2020-21 Fiscal Year, Chicago Board of Education, commonly known as Chicago Public Schools.

To Whom It May Concern: Public notice is hereby given by the Chicago Board of Education that it has prepared an FY21 Budget for the 2020-21 Fiscal Year in tentative form, and that five copies thereof, available for public inspection, have been filed and are now on file in the Office of the Board of Education of the City of Chicago, commonly known as Chicago Public Schools, 1 North Dearborn Street, Suite 950, Chicago, Illinois, 60602, and available at www.cps.edu/budget. And that said Board of Education will hold two public hearings upon said budget:

Date: Tuesday, August 18, 2020.
Hearing time: 6:00 p.m. to 8:00 p.m.

Date: Wednesday, August 19, 2020.
Hearing time: 4:00 p.m. to 6:00 p.m.

Pursuant to the Gubernatorial Disaster Proclamation dated July 24, 2020 and to protect the public's health in response to the COVID-19
pandemic, the public will have access to the meeting via livestream at cpsboe.org. And the public participation will be held via an electronic platform.

For these two public hearings, advance registration to speak will begin on Tuesday, August 11, 2020 at 10:30 a.m. and will close on August 14th, 2020 at 5:00 p.m. or until all slots have been filled for each hearing, whichever occurs first. Advance registration during this period is available by the following methods: Online at www.cpsboe.org or phone (312) 989-7313.

The public participation segments of the public hearings will conclude after the last person who has signed up who has registered to speak has spoken or at 8:00 p.m. on August 18 and at 6:00 p.m. on August 19, whichever occurs first. Members of the public may submit written comments related to the FY21 tentative budget via the written comments form on the Board's website at www.cpsboe.org or mail to 1 North Dearborn, Suite 950, by 5:00 p.m. Thursday, August 20th, 2020.
Dated at Chicago, Illinois, August 10th, 2020, Chicago Board of Education. By, Miguel del Valle, President. And attested by Estela G. Beltran, Secretary.

Mr. President, I would also like to note the members that are present for the second Budget Hearing today.

Member Rome?

MEMBER ROME: Here.

SECRETARY BELTRAN: Member Melendez?

MEMBER MELENDEZ: Here.

SECRETARY BELTRAN: Vice President Revuluri?

VICE PRESIDENT REVULURI: Here.

SECRETARY BELTRAN: Member Todd-Breland?

MEMBER TODD-BRELAND: Here.

SECRETARY BELTRAN: Member Truss?

MEMBER TRUSS: Here.

SECRETARY BELTRAN: Mr. Sotelo?

MEMBER SOTEO: Here.

SECRETARY BELTRAN: And President del Valle?

PRESIDENT del VALLE: Here.
SECRETARY BELTRAN: Thank you.

I would also like to acknowledge Dr. Janice Jackson, our CEO, who is present on the premises. We also have LaTanya McDade, our CE -- our Chief Education Officer. And Arnie Rivera, our Chief Operating Officer. Thank you.

PRESIDENT del VALLE: Thank you.

We're going to proceed now to hear our presentation on the FY21 Budget, and presenting is Heather Wendell, our CPS Budget Director.

Heather.

MS. WENDELL: Thank you, Mr. President and members of the Board. I'm pleased today to give you an overview of the FY21 Budget.

So the FY2021 Budget reflects the first of its kind community engagement, and we're going to talk a little bit about some of the strategic investments and other highlights of this budget plan, all of which was informed by a really robust community dialogue around school funding. We engaged over 500 members of the community in January and February and worked with a working group comprised of principals, parents, school funding experts and other
stakeholders to get some feedback and recommendations. The community engagement was taken under the leadership of Mayor Lori Lightfoot and CEO Jackson to ensure that we were providing equity in school funding to the extent possible. And there are several recommendations that were issued in the working group report that you'll see throughout this budget proposal. These include additional targeted resources for schools, additional supports for principals and understanding how they can make best funding allocation decisions with their local dollars. And you'll also see the District's ongoing commitment to stakeholder engagement around school funding. The presentation materials from the community engagement forums, as well as the full report, can be found on the CPS website.

Moving on to the FY2021 Budget overview, the budget as proposed is allocating $75 million in resources specifically to address challenges related to COVID-19. This includes support for both remote learning and preparation for returning to hybrid, including computing devices, cleaning supplies and other elements.
necessary for those instructional models.

An additional highlight within this budget is the District's investment in 653 million of building improvements at more than 250 schools. This includes over $300 million to address facility needs in neighborhood schools throughout the city.

An additional 200 million in building improvements to support modern science labs, pre-K classrooms and high-quality academic programs aligned to some of the instructional priorities.

Additionally, we have investment in a continued commitment around improved ADA accessibility.

Additional highlights in the proposed budget include elements that we rolled out in the school budgets in April. This is the third straight year that schools received their budgets in spring and a guaranteed commitment to guard against any fall changes in enrollment.

School budgets included over $125 million in new investments, which includes continued investment in growth in the District's
equity brand, increasing that to $44 million this year as informed in part by the school working group.

There's also an additional investment around pre-K programming.

Additional funding for positions in other high-need schools.

And the ongoing commitment under the expansion of case manager, nurse and social worker positions to bring those positions to all-time high levels in terms of staffing.

The FY2021 Budget also includes funding for School Resource Officers. The funding in '21 is reduced by 18 million, which is a cut of over 50 percent compared to last year's budget.

The FY21 Budget includes $343 million of anticipated Federal revenue to close a short-term budget gap created by COVID-19. Utilizing these Federal dollars and anticipated revenue as a conservative estimate of potential Federal funding that will be necessary to provide programming in both the return to school and the remote learning program that we will be undergoing in this fall.
The funding package that we will be ultimately receiving we feel will well exceed the amount that's been included here in the budget and understanding that this funding provides necessary support to cover emergency expenses related to remote learning and school reopening and the short-term losses that have been anticipated in revenue related to the State's financial position in the ongoing COVID crisis.

Moving from highlights into the full budget. As slide 6 outlines in the chart, the total CPS 2021 budget as proposed is $8.4 billion, and it's comprised primarily of three different elements. There's the Operating Budget, which represents 83 percent of the overall budget at $6.9 million -- billion dollars, excuse me. This pays for the day-to-day operations and is primarily funded through local tax revenues and State and Federal funding.

The Operating Budget includes $3.7 million in salary and benefits largely governed by collective bargaining agreements. And
there's an additional $886 million for the teacher pension contributions, which are governed by State statute.

The second largest piece of the budget is the Capital Budget. The Capital Budget is funded at $758 million in this proposal. The $758 million represents 9 percent of the overall budget and pays for the renovation and expansion of existing schools. For the Capital Budget 85 percent of the funds were generated through the issuance of bonds.

And the third required component of our budget as proposed is the Debt Service Budget, which represents 8 percent of the overall $8.4 billion and is $711 million this year. This pays interest in principal on bonds and is primarily funded through State revenues and personal property replacement taxes.

Slide 7 provides an overview of the operating revenues that are part of the FY2021 budget as proposed. The State revenue in Illinois and CPS in particular represent a lower proportion of operating revenues than in other districts, which increases our reliance on local
funding. Local funding makes up the largest share of our dollars at 54 percent or 3.7 billion. The operating revenue comes primarily from local sources, which are primarily property tax and personal property replacement tax as well as TIF surplus. State funding is 27 percent of our budget as proposed in FY21, $1.85 billion. And the operating revenues for the State include their evidence-based funding formula, EBS, as well as teacher pension normal cost and categorical state grants.

And finally, the third component of revenues on the Operating Budget are Federal dollars, and those represent $1.3 billion of operating revenue within this budget as proposed. This includes both continuing title allocations and lunchroom funding, as well as additional dollars anticipated through the Federal revenues under the CARES Act, as well as the additional Federal Stabilization Funding Assumptions.

Continuing on to this slide, the chart shows an Operating Budget by location. As you can see here, over 95 percent of CPS's Operating
Budget directly supports schools. Fifty-nine percent of the budget is funding allocated directly to District, Charter and Contract schools. That's the 48 percent for District and 11 percent for Charter. These are dollars that are allocated directly to the school level for local decision-making around school specific programming.

The next largest section of the funding is school-wide funding allocations at 36 percent. These are the provision of centrally managed resources to schools, including custodians, nurses, social workers, security and other functions that are centrally managed and then allocated but placed directly in schools daily.

The remaining less than 5 percent of the CPS Operating Budget covers the Central Office administrative costs of overseeing the District.

Moving then into the Operating Budget by account, the chart that you see before you represents the major cost by account code. Essentially what we have here is the total spent
on personnel salary and benefits is 77 percent, which represents the majority of the pie chart inclusive of teacher salaries, teacher pensions, ESP salaries, ESP pensions as well as benefits -- I'm sorry, not ESP pensions, ESP salaries and ESP benefits.

The funding also includes the charter school tuition at $774 million, which is primarily funds for salary and benefits for the charter school staff.

The remaining 23 percent of the Operating Budget includes non-personnel expenses like commodities and instructional supplies, equipment and software and student transportation. There is additional funding in the 23 percent for contractual services that provide direct supports to schools in the way of personnel that are contracted, such as, facilities management.

Slide 10 provides another view of the Operating Budget investments, this time by FTEs. The CPS '21 budget includes over 39,000 FTEs, of which 97 percent provide direct support to schools. The majority of these positions are
I'm sorry, 20,000 teacher positions and close to 12,000 school support staff that are working in schools every day.

Teachers, school support staff and school administrators make up 84 percent of the CPS employees, while another 13 percent provide city-wide services to schools. These are positions that are budgeted centrally but deployed to schools on a day-to-day basis and include nurses and social workers. Less than 3 percent of the FTE overall are Central Office administrative positions.

Moving on to slide 11, the chart in front of you highlights the District's net cash position. And despite an improved overall financial position, the District still borrows to meet cash obligations. The center gray line represents zero, and as you can see since 2014 the District has consistently ended the year with a negative cash position, including the year ending June 30th, 2020. Eighteen million of short-term interest cost is included in the 2021 Budget. And we are also projecting a net negative cash position during the majority of
While the District's financial position continues to improve, we also continue to incur payments on the District's $8.1 billion outstanding long-term debt, which has been used to fund capital improvements. To date we have $8.1 billion in outstanding debt, and in FY21 the proposed budget includes $711 million to service that long-term debt.

Slide 13 highlights the pension inequity between Chicago and other school districts in Illinois. The bar graphs on the left side that are in green represent the State funding as a per student allocation for teacher pensions outside of Chicago. The State funding for students within the City of Chicago, the teacher pension funding is significantly reduced.

So while there has been growth on both the State funding for districts outside of Chicago, as well as growth in the commitment that the State has made to the teacher pension funds within Chicago, the disparity still exists. This is not allocated as per people
allocation but shown for illustrative purposes.

A per student equivalent of $3,262 is allocated in FY21 for pensions outside of the City of Chicago. For pensions within the City of Chicago teachers -- Chicago teacher pensions, the allocation is 742.

Continuing with pension costs, the chart in front of you shows that the teacher pension obligation will continue to grow for the next 40 years. Even though the State only provides a portion of the funding, we will have a dedicated property -- now have a dedicated property tax levy that will grow over the next 10 to 15 years to allow us to pay for our increased obligation without diverting operating dollars to the cost. You can see as the -- in the CPS the dark portion of the bar graph that shows our contribution from the pension levy growing with our cost over time.

As stated within the revenue and the overview of the Operating Budget, the budget assumes $343 million in Federal Stabilization Funding and support one time and short-term funding to allow us to bridge a gap within the
COVID-related costs and other costs that are associated with return to school either remotely and other ongoing impacts of the COVID crisis. In the absence of the Federal money, we would need to utilize a series of financial strategies, including the use of debt service stabilization funds, grant contingencies and other onetime funding options to cover these immediate costs in FY21. The use of such dollars would significantly impact the District's financial position in 2022.

In the event that the Federal funding would not realize, we may need to revisit decisions as this budget fully funds schools and department functions. It is essential for the Federal government to protect schools across the country and provide the stabilization funding necessary for schools to reopen successfully.

Finally, moving onto the third component of the budget as proposed, this slide provides an overview of the FY2021 Capital Budget. The overall investment in the Capital Budget is $758 million. And the two largest investments in this Capital Budget are for
facility needs as well as educational programming.

The educational programming investments include full-day pre-K expansion, ADA accessibility and technology upgrades, modern science labs and other capital improvements that will allow us to fully realize the instructional side of the academic priorities.

Additionally, to support schools throughout the city, the capital plan provides funding in six main areas, which include critical facility needs, interior improvements, the programmatic investments that I spoke of, as well as site improvements, IT security upgrades and overcrowding.

Slide 17 provides an overview of how the capital plan is funded. It includes 653 million in guaranteed resources backed by anticipated bond offerings and other committed funding sources, as well as a potential State capital funding of $50 million and other potential external funding of 55 million for the total as proposed of 758 million.

Mr. President, this concludes the
presentation.

PRESIDENT del VALLE: Thank you, Heather.

Board members, any comments or questions?

If not, let's proceed. Let's now proceed with today's public comment segment.

Madam Secretary, please share the rules for public comment.

SECRETARY BELTRAN: Thank you, Mr. President.

For the record I would like to note that registration for the public hearing began on Tuesday, August 11, 2020 at 10:30 a.m. and closed on Friday, August 14th, 2020 at 5:00 p.m. or until all 30 slots filled or whichever occurred first.

Individuals who registered to speak will have two minutes to comment. In order to facilitate and expedite the public comment segment I will be calling speakers out of order and grouping them. Members of the public may submit written comments related to the FY21 Budget via the written comments form on the
Board's website at www.cpsboe.org or mailed to 1 North Dearborn, Suite 950, by 5:00 p.m., Thursday, August 20th, 2020.

This hearing will conclude after the last person who has registered to speak has spoken or at 6:00 p.m., whichever occurs first.

When called, please state your name for the record.

And, Mr. President, we will start calling the speakers on the speakers' list.

We'll begin with speaker number 2, Mr. David Wu, followed by speaker number 4, Tanika Pierre.

Mr. David Wu. Mr. Wu?

MR. WU: Hello, my name is David Wu, and I'm the board president of the Coalition for a Better Chinese American Community. I am testifying to support funding for a neighborhood high school for the Chinatown community. Last May the State approved $50 million in capital funds for this high school through the advocacy of State Rep Theresa Mah.

As the greater Chinatown community continues to grow from about 12,000 30 years ago to 35,000, if we can get a complete count, we
are asking for a high school that our community
has never had. CPS's Annual Regional Analysis
demonstrates a need for a high school.
Chinatown is within the central area where there
are no attendance area high schools. Many
children reside in the neighboring greater
stockyards where there are two attendance area
high schools but both are not close to where
most Chinese families live in Armour Square and
Bridgeport. As a result, our students, who
predominantly attend Haines, Healy and Ward
Elementary Schools, are scattered to nearly 50
high schools. While choice can be good, many
want a quality high school in our community.

In its five-year vision plan, plans
commitment to academic progress, CPS wants the
strength and support for English learners so
that they can gain strong literacy skills in
both English and their native language. A
Chinatown high school aligns with this
commitment, serving the needs of Chinese
immigrant youth who want to learn English so
they can become first-generation college
students and giving CPS an opportunity to be one
of the few high school districts in the US with a dual-language English/Mandarin program. For many years we have asked CPS for a high school. Community members in their 50s attend Senn, those in their 30s and 40s attended Curie and Bogan, those in their 20s or attend high school now often attend Kelly. We hope that those in elementary school today will say that they were able to attend a high school near Chinatown. We urge CPS and the Board of Education to allocate the necessary resources to make this a reality. Thank you.

SECRETARY BELTRAN: Mr. Wu, thank you for your comments.

Mr. President, we will now proceed with Tanika Pierre, speaker number 4. And then we will have speaker number 13 please, Heather Van Zant.

Tanika Pierre. Ms. Pierre, can you hear me?

MS. PIERRE: Hello.

SECRETARY BELTRAN: Yes. You have two minutes to address the Board, please proceed.

MS. PIERRE: Thank you.
Hello, my name is Tanika Pierre, and I'm a parent at Kate Starr Kellogg Elementary. I am vice chair of the LSC and a member of the committee that's been pushing for an addition to our main building that will replace our crumbling modular that has reached the end of its useful life.

Kellogg's LSC received word of a $3 million capital contribution to our school for necessary updates through a local press release, and our community is appreciative of the funds. However, we have some concerns regarding how the funds will be used.

The preliminary plans outline improvements to our bathrooms, which are very much needed. They also include changes to make the building ADA compliant, which is vital. The plans also include an update to the school's playground, and our existing playground is already in good shape.

The proposal talks about installing an elevator at the north end of the building which would effectively eliminate the addition that we've been fighting for, as the north end of the
building seems like the most logical and sensible place to expand. We certainly do not want to input changes that would make an addition more costly or less plausible in the future. We need more space to accommodate our healthy school population as our modular is literally falling apart. And I can say this, even though it received minor repairs as recent as last year, the panels are literally falling off right now.

The elevator will also cut into -- the proposed elevator will also cut into our classrooms, making them smaller, and we need more space, certainly not less. Further plan setbacks will make existing spaces smaller, such as, the proposed placement of the lift for the stage for the room we use as our gym, cafeteria and auditorium. That also references a ramp that would cut into our newly acquainted landscaping. And our community puts a lot of work to maintain and improve our school grounds.

We have concerns about the priority and placement of some of the improvements identified in the existing proposal. And we are looking to
make responsible decisions with the 3 million
that will address current needs without
impacting future ones. The initial plan was
crafted without input from Kellogg's LSC, and we
are asking for input in the plan for current and
future improvements. We have strong community
supporting our school, and we would like to be
able to influence the decisions that impact our
children. Thank you for your time, and we look
forward to working together on this matter.

SECRETARY BELTRAN: Thank you for your
comments, Ms. Pierre.

Mr. President, we'll proceed then with
speaker 13 please, Heather Van Zant.

Ms. Van Zant?

MS. VAN ZANT: Yes. Hello. Can you
hear me?

SECRETARY BELTRAN: Yes, we can hear
you. You can proceed. You have two minutes.

MS. VAN ZANT: Okay. Thank you.

Good afternoon, my name is Heather Van
Zant, and I would like to thank you for the
opportunity to speak today. I am a parent of
three boys with a 4th grader and kindergartner
Attending Sauganash Elementary School this fall.

I am very appreciative of the fact that you have found room in the budget for our capital expansion efforts this year.

My 4th grader has been in an overcapacity classroom since we started at Sauganash. Currently we are at 123 percent capacity, and that number is expected to grow as more families move to Sauganash and children age into Sauganash. Currently 16 of our 21 homerooms are over capacity, and this includes the classrooms for both of my children.

I love our school and our community. I cannot wait for this project to break ground.

I’m not sure if you’ve had the opportunity to work in a classroom when it is overcrowded.

Last year my 3rd grader was in a classroom with 40 students. Even the most studious child struggles to succeed in that environment, let alone a student with a learning disability or a language barrier. Currently 45 percent of our students speak a second language, and there are nearly 44 languages spoken at our school.

While my child does not have a
diagnosis, he does struggle greatly with executive functioning skills, and it is a challenge to keep him on task in this environment. I have similar concerns for my incoming kindergartner and our toddler. As an active member of our PTO Board and a room parent, I see firsthand how much our school needs this project. Our students with MTSS support will benefit so greatly from proper classrooms to facilitate their individual instruction. I've been on campus numerous times and witnessed small group sessions taking place in the hallways and in storage closets. Not only is it difficult to focus on these sessions when other students and staff are walking by frequently, it's also a safety hazard for the whole student body. None of this takes into consideration safety concerns we have now as the teacher hybrid model.

With my three boys we will be at Sauganash for the next 14 years. It will be so wonderful for our beautifully diverse set of students to benefit from these efforts.

Thank you again for your time, and I'm
asking you as a proud Sauganash and Chicago parent to please vote yes on the proposed Capital Budget.

SECRETARY BELTRAN: Thank you, Ms. Van Zant, thank you for your comments. Mr. President, I would like to note that I will be reading the comments submitted by speaker number 3, Simon Shiu, into the record because he was unable to join this particular hearing. And it reads:

I have lived in Chicago for over 40 years and attended a CPS high school at north side when I lived in Chinatown. It took me over an hour one way. Now I live in Bridgeport area. I have three children who graduated from Healy Elementary School, two graduated from Jones College Prep and both graduated from college outside of Chicago area. My youngest child is still at Jones as a junior.

We should use Healy as a central point. All of my children needed to take two buses or one bus and a train to get to and from school. Even if the CTA is on time, it could take 45 minutes to an hour one way. Within a mile from
Healy I found four elementary schools, however, the nearest high school is over 3 miles away. Why is this the case? Does it not make sense for Bridgeport to have a closer neighborhood high school?

Students could spend more than 15 to 20 hours a week waiting for and riding public transportation. If we have a nearby high school, students can spend more time doing school-related activities and have more time to hang out with friends.

Thanks for making remote learning possible. We need to keep the School Resource Officer SRO Program in order to keep the children safe.

In addition, I want to express my support for the funding in the Capital Budget allocated for a high school in the Armour Square and Bridgeport community. While it would not serve only Chinese students, the Chinatown community has lacked a nearby high school for generations. When I was a high school student many years ago, I traveled from the Chinatown to Sullivan as I needed an ESL program. Forty
years later immigrant students from Chinatown have the same challenge, looking for a good bilingual program to help them learn English and get into college.

I encourage CPS to work closely with the community to develop a school that can serve my community as well as nearby communities who also -- also want improved high school options for their children.

Mr. President, I would like to note for the record that we currently have no other registered speakers on the line for the public participation segment. And I would like to just restate for the record that any individuals who registered to address the Board and did not get an opportunity to call in can submit their written comments related to the FY21 Budget via the written comments form on the Board's website at www.cpsboe.org.

And, Mr. President, this does conclude the public segment portion of the hearing.

PRESIDENT del VALLE: Thank you. And we strongly encourage those individuals who for whatever reason couldn't get on after signing up
to submit those written comments. They will be made part of the record.

Board members, is there any comments or questions regarding the budget or public participation?

MEMBER TRUSS: Mr. President, this is Board Member Truss. Yeah, just a quick reminder about those who are tuning in to the Budget Hearing, don't forget complete the census. Complete the census, you know, help lift us up as a city because, you know, funding is dependent upon making sure that we count everyone, so it could benefit all the communities. So I just want to remind, you know, people please complete the census.

PRESIDENT del VALLE: Yes, thank you very much for that reminder, very, very important.

Any other comments or questions? Any other comments or questions from Board members?

Hearing none, this concludes the second Budget Hearing. Thank you, everyone.

(Whereupon, the proceedings adjourned at 4:37 p.m.)
STATE OF ILLINOIS )
                     ) SS:
COUNTY OF COOK     )

Karen Fatigato, being first duly sworn,
on oath says that she is a court reporter doing
business in the City of Chicago; and that she
reported in shorthand the proceedings of said
hearing, and that the foregoing is a true and
correct transcript of her shorthand notes so
taken as aforesaid, and contains the proceedings
given at said hearing.

Karen Fatigato, CSR
LIC. NO. 084-004072