

Lawyer Referral and Information Service of the San Diego County Bar Association

SUBJECT MATTER PANELS

ADMINISTRATIVE LAW

Includes applications to or representations before any administrative board or agency (including City Councils, etc.)

Qualifications: Within the last two years have handled two or more cases to completion before administrative agencies, which shall include at least one hearing before an administrative agency which utilizes the Administrative Procedures Act and which may include one presentation before a planning commission or local council or board.

ADOPTIONS

Includes all matters related to direct, agency, step-parent and adult adoption proceedings.

Qualifications: Have handled one (1) direct-private adoption which required the filing of a Petition to Terminate the Rights of Father and one (1) step-parent adoption, which included citing to court the parent who has to consent to the adoption.

APPELLATE

Includes appeals heard by an appellate court. The panel is divided into two separate areas: Civil Law and Criminal Law.

Qualifications for Civil Appellate Panel:

- A. In order to Qualify for this panel an attorney must satisfy the following requirement:
- (1) Prepared and filed as an attorney of record within the last seven years, a principal brief (not a reply or amicus brief, not a joinder another party's brief) while a member of the California State Bar in at least five (5) civil appeals; and
 - (2) One of the five briefs must have been an appellant's opening brief; and
 - (3) A court of appeal has filed an opinion in one of the cases; and
 - (4) Attended one seminar on California appeals within the last three (3) years. OR,

- B. Employment for one year or more as a law clerk or research attorney for a Federal or California State appellate court reduces the requirements in Section A above to the following:
- (1) Prepared and filed as an attorney of record a brief (not a reply or amicus brief, and not a joinder in another party's brief) while a member of the California State Bar in at least two (2) civil appeals; and
 - (2) One of the two briefs must have been an appellant's opening brief; and
 - (3) A court of appeal has filed an opinion in one of the cases.

Qualifications for Criminal Law / Juvenile Appellate Panel:

- A. In order to qualify for this panel an attorney must satisfy the following requirements:
- (1) Prepared and filed as an attorney of record within the last three years a principal brief on appeal while a member of the California State Bar in as least five (5) felony criminal or juvenile appeals; and
 - (2) One of the (5) five briefs must have been an appellant's opening brief; and
 - (3) A court of appeal has filed an opinion in one of the cases; and
 - (4) Attended one seminar on California appeals within the last three (3) years. OR,
- B. Employment for one year or more as a graduate legal assistant or attorney with the Attorney General's office, criminal division, or an appellate public defender's program, or as a law clerk or research attorney for a Federal or California State appellate court, reduces the requirements in Section A above to the following:
- (1) Prepared and filed as an attorney of record a principal brief on appeal while a member of the California State Bar in as least two (2) separate felony criminal or juvenile appeals within the last three (3) years; and
 - (2) One of the two (2) briefs must have been an appellant's opening brief; and
 - (3) A court of appeal has filed an opinion in one of the cases.

BANKRUPTCY “A” (Personal)

Includes all matters related to debtor problems involving insolvency, unmanageable debts, wage levies, repossessions, and bankruptcy or wage earner petitions.

Qualifications: Within the past five years, have commenced and taken to completion at least four (4) Chapter 7 straight liquidations or Chapter 13 "wage earner" plans, or any combination thereof. (Simultaneous proceedings for husband and wife to be deemed one proceeding.)

BANKRUPTCY “B” (Commercial)

Includes all matters related to debtor problems involving insolvency, unmanageable debts, wage review, repossessions and bankruptcy or wage earner petitions.

Qualifications: (1) Within the past five years have commenced and taken to completion at least four (4) Chapter 7 straight liquidations or Chapter 13 "wage earner" plans, or any combination thereof. (Simultaneous proceedings for husband and wife to be deemed one proceeding.)

(2) Have represented at least one debtor in a Chapter 11 re-organization proceeding from commencement of the action to confirmation of a plan AND have represented at least one creditor in a Chapter 11 re-organization proceeding from assertion of his/her claim to completion.

CIVIL LITIGATION

Includes all civil litigation matters, excluding those covered by existing panel which include litigation requirements.

Qualifications: (1) Within the past four years, have handled a minimum of six contested civil matters, including at least four trials, from filing of complaint or answer through discovery, to verdict or decision. Two arbitrations may substitute for one of the four court trials.

(a) At least two of the trials must be by a jury trial;

(2) Five law and motion matters, other than ex parte, which may be independent of those cases used to qualify under paragraph (1) above. The five law and motion may not all have occurred in the same case.

COMMERCIAL LITIGATION

Includes all matters related to enforcement of building contracts, mechanics' liens, stop notices, equitable liens, priorities, foreclosures, and government contracts, including creditors remedies, chattel mortgages and creditors' committees.

Qualifications: 1. Within the past four years, have handled four (4) contested business or commercial matters, involving at least two trials, from filing of complaint or answer through discovery, to verdict or decision. Two arbitrations or mediations may substitute for one of the two trials.

2. At least one of the cases identified above was contested to verdict or judgment. ("Contested" means that the case involved an actual trial.)

CONDEMNATION

Includes all matters related to the taking of or damage to real property by any entity with the power of eminent domain, including inverse condemnation.

Qualification: Have had primary responsibility for handling at least six (6) condemnation cases (for either condemnee or condemnor) in which a complaint was filed, and in each of which the applicant used the services of a professional real property valuation appraisal expert (other than an owner and other than a person primarily occupied as a broker or salesperson). Such cases must have included at least two (2) contested trials handled to the point of judgment (in at least one of which applicant represented a condemnee, at least one of which was a jury trial, and at least one of which involved the issues of "Severance Damages" and "Special Benefits"). The six cases must have involved any three (3) of the following issues:

- (a) Possibility of changing governmental restrictions on use (such as via rezoning, use permit or variance);
- (b) Possibilities of changes in availability of amenities (such as water, sewer, road access);
- (c) Immediate possession;
- (d) Public necessity and least private injury;
- (e) Division of compensation as between lessor and lessee;
- (f) Case involving real property improved with commercial, office or industrial building;
- (g) Inverse condemnation;
- (h) Claim of compensation for business good will;
- (i) Contesting the right to take;
- (j) Claim of compensation for fixtures and equipment;
- (k) Valuation of easement(s).

CONSERVATORSHIP

Includes all matters relating to conservatorship.

Qualifications: Have acted as or represented a conservator in at least four (4) private conservatorship administrations through the completion of the first accounting.

CONSUMER FRAUD

Includes all matters relating to consumer frauds and illegal or deceptive loan or collection practices.

Qualifications: Negotiation or litigation of at least four (4) consumer fraud actions, at least one of which involved an arbitration, trial or administrative hearing.

CORPORATION AND GENERAL BUSINESS

Includes all matters related to the formation, financing and dissolution of business, charitable and fraternal entities and associations, including incorporations, partnership agreements and joint ventures. Also including advice and preparation of documents on operations and relationship between entity and members.

Qualifications: Have handled at least one of each of the following. Please note that each of the foregoing must be for separate matters.

- (1) An incorporation of a "C" or "S" corporation with a buy/sell agreement; and
- (2) Negotiated and drafted a written partnership agreement; and
- (3) Preparation of an operating agreement for an LLC; and
- (4) A dissolution of either a partnership, a "C" or "S" corporation or LLC; and
- (5) One matter involving the sale of a business.

CRIMINAL LAW

Includes all matters related to violations of penal statutes and ordinances involving prosecution by the District Attorney's office, City Prosecutor or Attorney General, violations of the Vehicle Code involving the Department of Motor Vehicles, and violations of penal statutes involving prosecution by all agencies of the Federal Government. These qualifications are divided into three (3) categories, and an applicant may qualify any one or more categories. The qualifications in each category are as follows:

1. **State Misdemeanors:**

- (1) Have served in the office of the City Attorney, District Attorney, United States Attorney (criminal division), or State or Federal Defenders' program for a minimum of six months; or

- (2) Have been in practice for at least one year during which time 50% of the practice has been devoted to criminal law; and
- (3) Within the last three years have completed at least five (5) criminal trials to judgment as either a prosecutor or defense counsel. Among the matters or in addition to, have handled least two (2) jury trials to judgment.

2. **State Felonies:**

- (1) Have served in the office of the City Attorney, District Attorney, United States Attorney (criminal division), or State or Federal Defenders' program; or
- (2) Applicant shall have been admitted to the practice of law for a period of at least five years or more during which time 50% of practice has been devoted to criminal law; and,
- (3) Have completed five felony criminal jury trials to verdict or hung jury; at least two within 5 years and at least one as defense counsel.
- (4) Within the one year period prior to applying, have completed at least ten (10) non-jury criminal felony matters. Among these matters applicant has handled:
 - (a) Five preliminary examinations;
 - (b) Five criminal pretrial motions involving either the submission of written points and authorities at or before the hearing, or a hearing at which witnesses were sworn and testimony taken in five separate cases.
 - (c) Handled two serious or violent felony cases: (optional)
 - (d) If have not handled any serious or violent cases, have attended the following 3 MCLE programs related to serious or violent felony representation.

3. **Federal:**

- (1) Applicant shall have been admitted to the practice of law for a period of at least one year; and at least one-half of applicant's practice shall have been criminal matters; and,
- (2) Applicant shall have attended the Criminal Justice Act Panel Presentation sponsored by the Federal Court and Federal Defenders' program, or shall have listened to the tapes of such presentation; and,
- (3) Applicant shall have completed to judgment within the last five years, two (2) federal felony trials, at least one of which being a jury trial; and,

- (4) Have handled 10 sentencings for federal cases under the Sentencing Guidelines in the last 3 years.
- (5) Handled at least 10 criminal cases per year for each year of practice, or for the last three years, whichever period is shorter.
- (6) Handled no fewer than five federal criminal cases each year in the federal court.

Modification of support.
 Division of community property.
 Confirmation of separate property
 Taxation issues incident to dissolution of marriage.
 Contempt and/or enforcement proceedings

Any attorney who is certified by the California Board of Legal Specialization as a specialist in the field of Criminal Law shall be qualified for membership on the panel by virtue of his or her certification without regard to the above.

EMPLOYMENT DISCRIMINATION AND WRONGFUL DISCHARGE

Includes all matters pertaining to employment discrimination and unjust termination.

Qualifications: Have handled six (6) cases involving at least three of the following areas through the discovery process within the last five (5) years:

- a) Wage and Hour b) Union Organizing/Contracts
- c) Sexual Harassment d) Employment Discrimination
- e) Wrongful Discharge, including Constructive Discharge

AND, at least one (1) civil jury trial or two (2) arbitrations and/or court trials wherein the subject matter was labor and/or employment law within the last seven (7) years.

FAMILY LAW

Includes all matters related to advice and handling of proceedings involving annulment or dissolution of marriage, legal separation, support enforcement, child custody and visitation, change of name, preparation of pre-nuptial and marital settlement agreements, and related family law transactions and proceedings.

Qualifications: Applicant is familiar with proceedings involving annulment or dissolution of marriage, legal separation, support enforcement, child custody and visitation, preparation of pre-nuptial and marital settlement agreements and related family transactions and proceedings.

- (2) Within the last five years, have completed 4 out of the 5 items listed below (A-E). Requirements A and B below must involve one of the following issues.

- Custody of children.
- Child support.
- Spousal support.

- (A) Ten contested family law hearings (orders to show cause, motions, or trials other than those listed under B) involving one or more issues set forth above, submitted to a court for a decision.
- (B) Three contested family law trials involving one or more issues as set forth above, incident to a judgment in an action under the Family Law Act. A contested family law trial is any hearing or trial under the Family Law Act which is three hours or more in length and involves testimony of witnesses.
- (C) A minimum of five negotiated family law judgments or negotiated marital settlement agreements, one of which must be a negotiated pre-marital agreement where both parties are represented by counsel.
- (D) Ten stipulated temporary family law orders.
- (E) Principal counsel and principal author of briefs in one California family law appeal.

Any attorney who is certified by the California Board of Legal Specialization as a specialist in the field of Family Law shall be qualified for membership on the panel by virtue of his or her certification without regard to the above.

GENERAL

Includes all matters related to problems involving areas of practice not expressly covered by any other panel, and which cannot be referred to a panel member qualified by interest and background to give initial consultation in such matter, and which cannot be more effectively handled by any other existing agency.

Qualifications: Applicant must qualify for 1 and 2 OR 2, 3 and 4:

- 1. Have completed two years of private practice immediately preceding his/her application, must have a genuine interest in handling all legal matters not included in other panels, and must additionally qualify for at least two (2) other panels.
- 2. Have the following experience (check all that apply):
 - a. participated as a student in a law school clinic involving _____.

- b. Taught in a law school clinic involving _____.
- c. Taught a law school class on _____.
- d. Attended _____ credits of MCLE programs in the area of _____.
- e. Taught _____ credits of MCLE programs in the area of _____.
- f. Published _____ articles in professional publications regarding the area of _____.
- g. Worked as an associate for _____ years at a firm that specializes in _____.
- h. Been a partner for _____ years at a firm that specializes in _____.
- i. Have been lead counsel in _____ trials.
- j. Have been second chair in _____ trials.

3. Wish to handle and receive referrals in the following areas of law which are not established panels. Applicant must certify that you possess the knowledge and skill to perform legal services for the area(s) you have selected and will not accept referrals in areas for which you do not have such knowledge and skill:

Civil Rights; Elder Law; Education; Entertainment;
Copyright, Patent & Trademark

4. For each area you check above in item 4, applicant must complete the following:

- For non-litigation areas of practice list ten matters in the area of law identified above, that you have handled during the last two years.
- For litigation areas of practice list four contested civil matters in the area of law identified above that you have handled in the last five years. You must have handled all phases of each case identified from filing the complaint or answer to final resolution, and at least two cases must have conclude by verdict or decision after a bench or jury trial. You must also have at least one jury trial. Two arbitrations may substitute for one bench trial.

GUARDIANSHIP

Includes all matters related to guardianship.

Qualification: Must have acted as or represented a guardian or conservator in at least four private guardianship administrations through the completion of the first accounting.

IMMIGRATION

Includes all matters related to visas, labor certification, deportation, exclusion, and citizenship problems.

Qualification: Must have had at least one year prior experience as an attorney handling immigration and citizenship/naturalization matters, either as

a private practitioner or as an attorney for the Justice Department handling immigration cases.

In addition, within the past five years, have handled to conclusion, as principal attorney, no fewer than fifteen (15) cases in the following areas with at least one case in six of the following areas:

1. Labor Certification: Prepared and processed an application for Alien Employment Certification through the Department of Labor, continuing to issuance of the immigrant visa.
2. Visas: Handled a family based immigrant visa petition plus consular processing or adjustment of status either before the District Director or the Immigration Judge.
3. Removal Proceedings: Handled a contested removal proceeding through to decision as principal counsel, including judgment for relief under §240A.
4. Citizenship/Naturalization: Prepared and processed either a derivative citizenship case or a naturalization matter.
5. Waivers: Handled to completion one waiver application under any of the following §§ of the INS: 212(a)(9)(B)(v), 212(d)(1), 212(e), 212(g), 212(h), 212(i).
6. Refugee/Asylum: Handled an application to decision either before the Asylum Office or the Immigration Judge.
7. Asset/Vehicle Seizures: Handled to completion petitions for relief from forfeiture or remission of forfeiture.
8. Appeals: Handled to completion any appeal to the Board of Immigration Appeals, Board of Alien Labor Certification Appeals, Administrative Appeals Unit, Federal District Court or Circuit Court of Appeals.
9. Employment-based non-immigrant visa: Including but not limited to E-1/E-2, H-1B, L-1, O, P, R, TN.

Any attorney certified by the California Board of Legal Specialization as a specialist in the field of Immigration Law shall be qualified for membership on the panel by virtue of his or her certification without regard to the above.

INSURANCE

Includes all matters related to insurance law.

- Qualifications:
1. Have been in practice for at least two years which time 25% of the practice has been devoted to insurance law.

2. Within the last five years, has served as counsel of record in ten or more insurance matters, which involve claiming or resisting coverage, inter-carrier claims or insurance bad faith; OR
3. Within the past five years, have fully litigated three or more insurance bad faith or coverage cases to bench or jury verdict.

JUVENILE COURT

Includes all matters related to proceedings in Juvenile Court, regardless of the nature, including criminal, delinquent and dependent child cases.

Qualifications: Have handled at least five (5) contested hearings under W&I Code §602 through dispositional hearing and three contested hearings under W&I Code §300 through disposition within the last three (3) years.

EMPLOYMENT DISCRIMINATION AND WRONGFUL DISCHARGE

Includes all matters pertaining to employment discrimination and unjust termination.

Qualifications: Have handled six (6) cases involving at least three of the following areas through the discovery process within the last five (5) years:

- a) Wage and Hour
- b) Union Organizing/Contracts
- c) Sexual Harassment
- d) Employment Discrimination
- f) Wrongful Discharge, including Constructive Discharge

AND, at least one (1) civil jury trial or two (2) arbitrations and/or court trials wherein the subject matter was labor and/or employment law within the last seven (7) years.

LANDLORD-TENANT

Includes all matters related to renting or leasing buildings, rooms, or land, including rent collection, tenant's rights, unlawful detainer actions and leases.

Qualifications: Within the last five years have handled four or more landlord-tenant matters including at least one preparation of a lease and one contested unlawful detainer trial.

LEGAL MALPRACTICE

Includes all matters related to legal malpractice.

- Qualifications:*
1. Have prepared and tried three personal injury cases to jury verdict or;
 2. Have prepared and tried two legal malpractice cases to jury verdict and any combination of two Judicial arbitrations or court trials to judgment, or;
 3. Have prepared and tried one legal malpractice case to jury verdict and any combination of four judicial arbitrations or court trials to judgment.

LIMITED SCOPE REPRESENTATION – Sub panel of Family Law

Includes all matters related to advice and handling of proceedings involving annulment or dissolution of marriage, legal separation, support enforcement, child custody and visitation, change of name, preparation of pre-nuptial and marital settlement agreements, and related family law transactions and proceedings.

Qualifications:

1. Have been in practice at least five (5) years;
2. Must be a member of the Family Law Panel;
3. Have had at least three (3) hours of Unbundled/Limited Legal Representation training.

MEDICAL MALPRACTICE

Includes all matters related to medical , dental and pharmaceutical malpractice.

- Qualifications:*
1. Have prepared and tried two medical malpractice cases to jury verdict. Two Personal Injury cases to jury verdict may substitute for one medical malpractice case.
 2. Have prepared and tried any combination of three medical malpractice arbitrations or court trials to decision, judgment or settlement.

MILITARY LAW

Includes all matters related to disciplinary proceedings, consisting of courts martial and non-judicial punishment given under Art. 15 of the uniform Code of Military Justice; and proceedings before Administrative Military Boards, including but not limited to physical evaluation boards, investigative boards, administrative discharge boards, and courts of inquiry.

Qualifications:

1. Certification by the office of Judge Advocate General of one of the Armed Service as competent to serve as trial counsel, defense counsel, law officer or military judge at Special or General Courts Martial; or,
2. Representation within the last 5 years of accused persons before at least 5 or more contested Special or General Courts Martial.

- (1) The contest of a Will
- (2) Petition to Determine Heirship
- (3) Petition for Instructions
- (4) A Trust Termination
- (5) Preparation and Filing of IRS Form 706
- (6) Preparation and Filing of a Spousal Property Petition
- (7) Petition for family allowance
- (8) Petition for confirmation of sale of real property
- (9) Determine Succession to Real Property, estates less than \$100,000
- (10) Declaration/Affidavit pursuant to Probate Section 13100

PERSONAL INJURY

Includes all matters related to tort claims against persons or entities, including personal injury claims, property damage, wrongful death cases and intentional torts.

Qualifications: Have prepared and tried:

1. Three (3) personal injury cases to jury verdict; or
2. Two (2) personal injury cases to jury verdict, and any combination of two (2) judicial arbitrations or court trials to judgment; or
3. One personal injury case to jury verdict and any combination of four (4) judicial arbitrations or court trials to judgment.

PERSONAL INJURY- DEFENDANT

Includes all matters related to tort claims against persons or entities, including personal injury claims, property damage, wrongful death cases and intentional torts.

Qualifications: Have prepared and tried:

1. Three (3) personal injury cases to jury verdict; or
2. Two (2) personal injury cases to jury verdict, and any combination of two (2) judicial arbitrations or court trials to judgment; or
3. One personal injury case to jury verdict and any combination of four (4) judicial arbitrations or court trials to judgment.

PROBATE

Includes all matters related to decedent's estate administration, joint tenancy terminations, and other probate code proceedings.

Qualifications: 1. Have (a) handled at least four estate administration proceedings through final distributions; (b) prepared and processed at least two accountings in a decedent's estate; and (c) handled at least three of the following matters: (three different matters are required) within the last three years.

Any attorney certified by the California Board of Legal Specialization as a specialist in the field of Probate, Estate Planning and Trust Law shall be qualified for membership on the panel by virtue of his or her certification without regard to the above.

REAL ESTATE TRANSACTIONS

Includes all matters related to advice and preparation of sales agreement and other sales, escrow and financing documents, and advice and preparation of leases, options, and related realty transactions including boundary disputes.

Qualifications: Have prepared escrow instructions or supervised the opening, administration and closing of an escrow, and have performed services in each of the following four (4) categories:

- (1) Negotiation of, or litigation (other than unlawful detainer) concerning a lease of real property.
- (2) At least two negotiations for and consummations of a sale of real property.
- (3) Preparation of a note and deed of trust or other security interests.
- (4) Handling to completion one other type of real property transaction.

SECURITIES

Includes all matters related to fraud under the federal and state securities laws.

Qualifications:

1. Have handled to conclusion two or more matters concerning private rights of action for registration violations and/or fraud under federal securities laws before a court or panel; OR
2. Have handled to conclusion two or more matters concerning private rights of action for qualification violations, fraud or blue-sky violations under the California state securities laws before a court or panel; AND

3. Have handled to conclusion three or more matters against broker-dealers or regarding financial advice provided to investors before a court or panel.
4. The matters identified above must have involved two of the following types of securities cases.
 - a. A private offering of securities
 - b. A public sale of securities

SOCIAL SECURITY DISABILITY

Includes all matters related to social security laws and procedures.

- Qualifications:
1. Generally familiar with the social security laws and procedures.
 2. Generally familiar with medical terminology.
 3. Have handled ten Social Security Disability cases by administrative proceeding which have involved presentation of medical-legal questions. One Social Security appeal may substitute for two administrative proceedings.

TAXATION

Includes all matters related to advice on income tax reporting and payment, income tax planning, sales and use tax deposits, business tax planning and other related taxes.

- Qualifications: Have rendered a written opinion on a significant tax question in at least three (3) tax cases; and,
- (1) Have an LLM in taxation; or
 - (2) Have a Certified Public Accountant's certificate; or
 - (3) Have obtained two (2) rulings from the national office of the Internal Revenue Service; or
 - (4) Have completed two (2) tax proceedings before the Appellate Division of the IRS.

Any attorney who is certified by the California Board of Legal Specialization as a specialist in the field of Taxation Law shall be qualified for membership on the panel by virtue of his or her certification without regard to the above.

WILLS, TRUSTS, AND ESTATE PLANNING

Includes all matters related to Wills, inter vivos gifts, trusts, gifts, estate tax and estate tax planning.

Qualifications:

- (1) Have prepared and supervised the execution of at least three (3) Wills (reciprocal Wills for husband and wife to be counted as one Will)
- (2) Prepared at least five inter vivos trust and counseled the client regarding the funding thereof.

In addition, must meet the qualifications of the Probate panel.

Any attorney certified by the California Board of Legal Specialization as a specialist in the field of Probate, Estate Planning and Trust Law shall be qualified for membership on the panel by virtue of his or her certification without regard to the above.

WORKERS' COMPENSATION

Includes all matters related to prosecution of claimants claims for industrial injuries from on-the-job accidents.

Qualifications:

1. Have handled within the past three years at least twenty-one or more of the following workers' compensation cases (A-D) involving twenty-one different applicants, from application through conclusion:
 - A. At least five cases having been resolved by means of Findings and Award.
 - B. At least one Petition for Reconsideration, having been pursued to conclusion.
 - C. At least ten cases having been resolved by means of Compromise & Release.
 - D. At least five cases having been resolved by means of Stipulated Award.
2. Have participated in the deposition of at least two doctors.
3. Have rated at least five injuries resulting in permanent disability, including at least one involving the combining of multiple disabilities.
4. Have represented at least three injured workers in obtaining Vocational Rehabilitation Benefits, through adoption of an acceptable rehabilitation plan.
5. Have also handled two or more matters on reconsideration before the Workers' Compensation Appeals Board.

6. Applicant must be knowledgeable as to related areas of benefits and rights to which an injured person may be entitled.

Any attorney who is certified by the California Board of Legal Specialization as a specialist in the field of Workers' Compensation Law shall be qualified for membership on the panel by virtue of his or her certification without regard to the above.

* * * * *

s:\users\robyn\panlpref.doc
Updated 3/07