CR 94-94

CERTIFICATE

STATE OF WISCONSIN)) SS DEPARTMENT OF HEALTH AND SOCIAL SERVICES)

I, Richard W. Lorang, Acting Secretary of the Department of Health and Social Services and custodian of the official records of the Department, do hereby certify that the annexed rules relating to the two-tier benefit demonstration project under the Aid to Families with Dependent Children (AFDC) program were duly approved and adopted by this Department on January 6, 1995.

I further certify that this copy has been compared by me with the original on file in the Department and that this copy is a true copy of the original, and of the whole of the original.

> IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the official seal of the Department at the State Office Building, 1 W. Wilson Street, in the city of Madison, this 6th day of January, 1995.

Richard W. Lorang, Acting Secretary Department of Health and Social Services

3-1-95

SEAL:

JAN 6 1995 NEVISOR OF STATUTES

ORDER OF THE DEPARTMENT OF HEALTH AND SOCIAL SERVICES AMENDING, REPEALING AND RECREATING AND CREATING RULES

To amend HSS 201.28(16)(a), 201.30(1) and 201.32(2)(a); to repeal and recreate HSS 201.28(15)(b) and 201.30(3); and to create HSS 201.28(13), 201.30(4) to (6) and 201.305 and Table 201.305, relating to eligibility and benefits under the Aid to Families with Dependent Children (AFDC) program.

Analysis Provided by the Department of Health and Social Services

Each state sets its own benefit levels under the Aid to Families with Dependent Children (AFDC) program. These benefit levels can vary quite widely even in adjacent states. Wisconsin's AFDC benefits are a flat grant intended to cover an AFDC family's basic needs for shelter, utilities, household items, clothing, food and other essentials. Other states may choose from a wide range of federally available options in developing their AFDC need standards such as special needs provisions or variances based on location, rent costs, fuel type and other factors. To illustrate the variations from state to state, while Wisconsin's benefit payment for a family of three is \$517 a month, in Illinois that same family's benefit payment would be \$382 a month.

The effects of these variations in benefit levels on migration from one state to another have been widely debated by social reformers for many years. Between September 1988 and September 1992, 11 percent of new AFDC applicants were new Wisconsin residents who signed up for AFDC within 90 days after arriving in the state. Thirty-one percent of this group moved here from Illinois. To gain empirical data which could resolve the issue, not only for Wisconsin but for the nation, of whether families move to states with higher AFDC benefit levels, Wisconsin has federal governmental approval to conduct a demonstration project, called the Two-Tier AFDC Benefit Demonstration Project, that will measure the impact of AFDC benefit levels on migration of low income families.

The Two-Tier AFDC Benefit Demonstration project began July 1, 1994. The demonstration project is being conducted in four counties - Milwaukee, Kenosha, Racine and Rock. For the first six months that a family subject to the demonstration project lives in Wisconsin, AFDC benefits for a new arrival in the state will be paid at a level comparable to AFDC benefits paid to a typical AFDC family in that person's state of origin, regardless of whether the state of origin's benefit level is higher or lower than Wisconsin's. Applicants or recipients who came to Wisconsin to take a job and who were employed at least 90 days before applying for AFDC and those recipients who previously were residents of Wisconsin for at least 6 consecutive months are not subject to the Two-Tier AFDC Benefit Demonstration project. The Department has also exempted certain other categories of applicants and recipients such as migrant families and individuals participating in the Parental Responsibility Pilot Program under s.49.25, Stats.

The proposed rules identify who must participate in the demonstration project, establish the methods and identify the factors the Department will use to determine the maximum AFDC benefit levels that will be paid to families participating in the demonstration project based on their prior state of residence and family size, include a table listing the maximum benefit levels by state and family size for families participating in the demonstration project in effect for the period July 1, 1994, through June 30, 1995, provide how the monthly benefit amounts for families participating in the demonstration project will be determined, and define Department and county economic support agency responsibilities.

Other amendments to ch. HSS 201 are being made through this rulemaking order. These will bring the AFDC rules into conformity with federal statutes and regulations and state statutes and reflect current Department practice. Changes include prohibiting the Department from making an AFDC payment under \$10, increasing the amount recovered from an AFDC benefit amount from seven to ten percent of the AFDC family allowance when an overpayment resulted from an intentional program violation and increasing the work-related expense deduction for stepparents from \$75 to \$90.

The Department's authority to amend, repeal and recreate and create these rules is found in ss.49.19(11m)(a), 49.195(3) and 49.50(2), Stats. The rules interpret s.49.19(4)(es), Stats., s.49.19(4)(et), Stats., as amended by 1993 Wisconsin Act 437, s.49.19(5)(a) and (am), (11)(a)4 and (11m), Stats., s.49.19(11)(a)7 and (17), Stats., as created by 1993 Wisconsin Act 16, and s.49.195, Stats.

SECTION 1. HSS 201.28(13) is created to read:

HSS 201.28(13) CHILD SUPPORT PAYMENTS. The first \$50 of any current child support, as defined in s.HSS 80.02(5), or family support, as defined in s.HSS 80.02(10), paid by an absent parent is disregarded when it is:

(a) Court-ordered, whether assigned to the state under s.49.19(4)(h)1.b., Stats., or unassigned, and paid to:

1. The clerk of courts; or

2. Directly to or for an AFDC group member; or

(b) Voluntary and paid directly to or on behalf of an AFDC group member.

SECTION 2. HSS 201.28(15)(b) is repealed and recreated to read:

HSS 201.28(15)(b) <u>Deductions from earned income</u>. The following shall be deducted from earned income in the order shown except from the earned income of a person who violates 45 CFR 233.20(a)(11)(iii):

1. The first \$90 of earned income of:

a. Any dependent child or relative applying for or receiving aid; and

b. Any other person living in the same home as the dependent child whose needs are considered in determining the budget;

2. Earned income not already disregarded in subd. 1 equal to one of the following:

a. \$30 plus an amount equal to 1/3 of the remaining earned income not disregarded as provided under s.49.19(5)(a)4, Stats., unless the person has received the \$30 plus 1/3 deduction for 4 consecutive months and, since then, has not been off AFDC for 12 consecutive months;

b. \$30 as provided under s.49.19(5)(a)4m, Stats., unless 8 months have passed since the person received the fourth consecutive month of the \$30 and 1/3 deduction under subpar. a, and, since then, has not been off AFDC for 12 consecutive months; or

c. \$30 plus an amount equal to 1/6 of the remaining earned income not disregarded as provided under s.49.19(5)(am), Stats., unless the person has received the \$30 plus 1/6 deduction for 12 consecutive months and, since then, has not been off AFDC for 12 consecutive months;

3. When employment cannot be maintained without dependent care for a dependent child or incapacitated adult in the AFDC group, the dependent care costs actually paid shall be deducted, but not more than \$175 each month for each dependent child age 2 or over or incapacitated adult or \$200 each month for each dependent child under age 2 as provided under s.49.19(5)(a)4s, Stats., if:

a. The amount is used to provide care for a dependent child or for an incapacitated person who is living in the same home as the dependent child;

b. The person receiving care is also receiving AFDC; and

c. The person requires care during the month the AFDC is received.

SECTION 3. HSS 201.28(16)(a) is amended to read:

HSS 201.28(16)(a)(title) Test for 185% of assistance The AFDC group shall be ineligible in any month in <u>standard</u>. which the group's income, not counting AFDC payments, exceeds 150% 185% of the assistance standard for that size group. Α monthly allowance in the amount specified under s.49.19(11) (a) 4, Stats., shall be added to the assistance standard for each applicant or recipient who meets the criterion under s.HSS 201.30(3). The exemptions specified in sub. (14) do not apply to this determination. If the AFDC group's income exceeds 150% 185% of the assistance standard, the primary person, the primary person's spouse, and any children for whom they are both legally responsible shall not be eligible. The financial eligibility of other children in the AFDC group shall be determined under s.HSS 201.31.

SECTION 4. HSS 201.30(1) is amended to read:

HSS 201.30(1) ON-GOING PAYMENTS. The AFDC grant shall be determined by subtracting the AFDC group's income from the family allowance appropriate for the size of the AFDC group. As provided under s.49.19(11)(a)7, Stats., no payment shall be made for a month if the amount of the payment would be less than \$10 except when the benefit amount is reduced below \$10 because of recoupment under s.HSS 201.30(5). Members of an AFDC group which receives no money payment because of the application of s.49.19(11)(a)7, Stats., shall be deemed recipients for all other AFDC purposes except for participation in community work experience under s.49.193(4)(h), Stats.

SECTION 5. HSS 201.30(3) is repealed and recreated to read:

HSS 201.30(3) ADDITION OF A PREGNANCY ALLOWANCE. A pregnancy allowance as provided in s.49.19(11)(a)4, Stats., shall be added to the assistance standard when, in the AFDC group, there is a woman who is medically verified to be in the final trimester of pregnancy. To establish the month in which the pregnancy allowance shall begin, the agency shall count back 3 calendar months from the expected date of delivery.

SECTION 6. HSS 201.30(4) to (6) are created to read:

HSS 201.30(4) CORRECTION OF UNDERPAYMENTS. Agencies shall promptly correct any underpayments to current recipients and those who would be current recipients if the error causing the underpayment had not occurred. A retroactive corrective payment shall not be considered as income or an asset in the month paid or the following month. (5) CORRECTION OF OVERPAYMENTS. (a) <u>Agency responsibility</u>. Agencies shall promptly recover all overpayments. An agency shall recover an overpayment from the AFDC group which was overpaid, or from any AFDC group of which a member of the overpaid group has subsequently become a member.

(b) Procedures for recoupment from current recipients.

1. 'Involuntary repayment'. Except as provided under subd. 2, recoupment shall be obtained by reduction of the grant. The recoupment withheld from the grant shall continue every month until the overpayment is paid back in full. The amount recouped from the grant shall be:

a. Seven percent of the family allowance, unless a court orders a different amount, when the overpayment is the result of applicant or recipient error that is other than that described under subpar. b, department or agency error, continued payments pending a fair hearing decision when it is against the applicant or recipient, continuation of the grant because of the necessary 10 day notice or an AFDC group member participating in a strike on the last day of the month in which AFDC is received; or

b. Ten percent of the family allowance as provided under s.49.19(17), Stats., when the overpayment is the result of an intentional program violation determined under s.49.123(2), Stats.

2. 'Voluntary repayment'. A recipient may make a voluntary repayment in addition to the amount withheld from the grant under subd. 1.

(c) <u>Procedures for recoupment from former recipients</u>. The agency shall ask former recipients to voluntarily repay the overpayments. If a former recipient refuses to repay voluntarily and the overpayment is \$35 or more, the agency shall refer the former recipient for collection or court action. The agency may suspend collection efforts if the overpayment balance is less than \$35.

(6) CASES WITH BOTH UNDERPAYMENTS AND OVERPAYMENTS. When both an underpayment of assistance has been made to an AFDC group and an overpayment of assistance has been made to the same AFDC group, the agency shall offset one payment against the other in correcting the payments. An overpayment shall be offset only in a month in which a supplemental benefit payment is issued to correct an underpayment for a prior month. SECTION 7. HSS 201.305 and Table 201.305 are created to read:

HSS 201.305 TWO-TIER AFDC BENEFIT DEMONSTRATION PROJECT. (1) AUTHORITY AND PURPOSE. This section is adopted under the authority of ss.49.19(11m)(a) and 49.50(2), Stats., to provide rules for the administration of a two-tier AFDC benefit demonstration project, on a pilot basis, under which the department provides a person who is eligible for AFDC and who is required to participate in the demonstration project with monthly payments, for the first 6 months that he or she lives in Wisconsin, calculated on the basis of the AFDC benefit level in the state in which the primary person most recently resided for at least 30 days.

(2) APPLICABILITY. This section applies to all county economic support agencies participating in the pilot and to all applicants and recipients living in a pilot county who are required to participate in the two-tier AFDC benefit demonstration project.

(3) DEFINITIONS. In this section:

(a) "Flat grant" means an AFDC benefit amount which a state determines covers basic needs such as food, clothing, household items, shelter and utilities.

(b) "Former state of residence" means the state, other than Wisconsin, in which the family most recently resided for at least 30 days.

(c) "Special needs payment" means a payment made to meet needs that are essential for some persons but not all.

(d) "Standard of need" means the income a state determines is essential as provided under 45 CFR 233.20(a)(3)(ii).

(e) "State" means one of the 49 other states or the District of Columbia.

(f) "Typical family" means a family with one adult caretaker and a dependent child or children.

(4) DEPARTMENT RESPONSIBILITIES. (a) <u>Selection of pilot</u> <u>counties</u>. The department shall select the counties to participate in the demonstration project in accordance with s.49.19(11m)(c), Stats.

(b) <u>Determination of benefit levels</u>. 1. 'Maximum AFDC benefit levels'. The department shall establish maximum AFDC benefit levels for families participating in the demonstration project based on the former state of residence and family size. In determining the maximum AFDC benefit levels for families participating in the demonstration project, the department shall take into account the following factors:

a. The AFDC benefit level available to a typical family of the same size in each state;

b. That portion of each state's AFDC benefit amount which is comparable to a flat grant;

c. A state's special needs payments that are regular, predictable and available to a typical family of that size except that a special needs allowance related to pregnancy shall be determined as provided under subd. 2c. Special needs payments covered by another funding source in Wisconsin such as low income energy assistance under s.49.80, Stats., AFDC emergency assistance under s.49.19(11)(b), Stats., or JOBS program reimbursements under s.49.193, Stats., are not considered;

d. Whether a state varies benefit amounts by geographical area. For states that do so, the department shall use the benefit amount provided to recipients in a major urban area. If a state has more than one major urban area, the department shall use the benefit amount provided to recipients in the major urban area in which a majority of the AFDC population resides; and

e. If the benefit amount in a state is arrived at by subtracting countable income from a standard of need rather than from the maximum AFDC payment amount, the department shall use the same method.

2. 'Payment amount for an individual family'. In determining the payment amount for a family subject to the demonstration project, the department shall:

a. Determine the family's countable income based on s.HSS 201.28;

b. Choose the appropriate benefit level according to family size and former state of residence of the primary person; and

c. Add a pregnancy allowance as provided under s.HSS 201.30(3) as appropriate.

(c) Establishment of initial benefit levels and annual updates. Maximum AFDC benefit levels, for the period July 1, 1994 through June 30, 1995, available to families participating in the demonstration project according to family size and former state of residence are set out in Table 201.305. The department shall update the benefit levels annually beginning July 1, 1995, for each year of the demonstration project by publishing updated benefit levels as a public notice in the Wisconsin administrative register. All benefit levels shall be established by the department only after consultation with the federal department of health and human services.

(d) <u>No issuance or supplementation of AFDC benefits</u>.
1. Except as provided in subd. 2, the department may not issue or supplement an AFDC benefit amount in a month when a family:

a. Moves to Wisconsin and applies for AFDC benefits, has already received an AFDC grant from their former state of residence and that AFDC benefit amount covers the period for which they are applying; or

b. Moves from a pilot to a non-pilot county and has already received an AFDC grant based on residence in the pilot county.

2. The department may issue a supplemental AFDC benefit for an individual who was not included in the AFDC grant issued in the former state of residence or pilot county for a reason that no longer applies or for an individual added to the AFDC group such as a newborn.

(e) <u>Issuance of AFDC benefits after 6 months based on</u> <u>Wisconsin standards</u>. The department shall ensure that after the sixth consecutive month of residency, the family receives AFDC benefits based on Wisconsin AFDC payment standards as long as all other eligibility factors are met. In determining when the family meets the sixth consecutive month of residency, the agency shall count an initial partial month of residency as a full month. AFDC benefits based on Wisconsin AFDC payment standards shall begin in the next possible payment month.

(5) WHO IS REQUIRED TO PARTICIPATE. Except as provided under sub. (6), an AFDC group living in a pilot county and requesting AFDC benefits in that pilot county on or after the beginning date of the demonstration project shall participate in the demonstration project if the primary person has not previously resided in Wisconsin for at least 6 consecutive months and either:

(a) 1. Applies for AFDC benefits more than 90 days but fewer than 180 days after moving to Wisconsin; and

2. Is unable to demonstrate to the satisfaction of the economic support agency that he or she was employed for at least 13 weeks after moving to Wisconsin; or

(b) Applies for AFDC within 90 days after moving to Wisconsin.

(6) WHO IS NOT REQUIRED TO PARTICIPATE. An AFDC group is not required to participate in the demonstration project if the primary person is:

(a) A migrant farm worker as defined in s.HSS 201.15(2);

(b) An individual who moves to Wisconsin solely to provide care for minor children and:

1. The minor children for whom he or she is providing care are not his or her natural or adopted children; and

2. All of the minor children included in the application for benefits have lived in Wisconsin for a period of at least 6 consecutive months;

(c) An individual who has lived in Wisconsin for at least 6 consecutive months except for brief absences which do not interrupt residency under s.HSS 201.15;

(d) Participating in the parental responsibility pilot program under s.49.25, Stats.;

(e) An individual who was required to participate under sub.(4) and moves from a pilot to a non-pilot county; or

(f) An individual who moved to Wisconsin from a place other than the 49 other states or the District of Columbia.

(7) AGENCY RESPONSIBILITY. The agency shall:

(a) Determine who is required to participate in the demonstration project;

(b) In addition to the verification requirements in s.HSS 201.08, verify:

1. The primary person's former state of residence;

2. Whether the AFDC group received AFDC benefits in the former state of residence and the most recent AFDC benefit period; and

3. The primary person's or other legally responsible relative's employment, if that is the basis for claiming an exemption from participation in the demonstration project under sub. (5)(a)2;

(c) Assist the AFDC group in obtaining the needed verifications when the AFDC group is unable to produce adequate documentation independently;

(d)1. If the primary person claims prior Wisconsin residence but the agency is not able to verify Wisconsin residence history, presume that the primary person has failed to meet the exemption under sub. (6)(c);

2. If the primary person is complying with requirements under s.HSS 201.07 but cannot obtain the needed verification regarding previous state of residency, determine, using the best available evidence, the state on which the AFDC group's benefit amount will be based. If the primary person fails or refuses to produce the required verification regarding the previous state of residency, deny the application as provided under s.HSS 201.08; and

(e) Provide information to the applicant or recipient regarding appeal rights under sub. (8).

(8) APPEAL RIGHTS. An applicant or recipient may request a fair hearing in accordance with s.PW-PA 20.18 [ch.HSS 225] except that a request for a fair hearing shall be received in the department's office of administrative hearings within 45 days of the effective date of the action being appealed.

WISCONSIN AFDC TWO TIER TABLE OF STATE MAXIMUM BENEFIT AMOUNTS BY FAMILY SIZE - EFFECTIVE 7/1/84 - 6/30/95 *																		
STATE	1	2	3	4	5	8	7	1	9	10	11	12	13	14	15	16	17	10
AL	111	137	184	194	225	252	287	315	344	372	400	428	457	485	513	541	541	541
AK	514	821	923	1025	1127	1229	1331	1433	1535	1637	1739	1841	1943	2045	2147	2249	2351	2453
AZ	284	275	347	418	489	561	632	703	775	846	917	988	1060	1131	1202	1274	1346	1416
AR	81	162	204	247	286	331	373	415	457	457	457	457	457	457	457	457	457	457
CA	299	490	687	723	824	926	1017	1108	1197	1286	1285	1286	1286	1286	1286	1286	1286	1286
C0	214	280	356	432	512	590	652	715	779	840	902	958	1016	1072	1129	1186	1243	1300
ст	356	473	581	683	781	884	997	1102	1193	1304	1359	1489	1527	1643	1744	1799	1882	1966
DE	201	270	330	407	475	544	612	601	750	819		957	1026	1095	1164	1233	1302	1371
DC	265	330	420	513	591	695	797	881	968	1053	1111	1194	1248	1316	1366	1434	1574	1610
FL	180	241	303	364	428	487	549	\$10	671	733	795	857	919	981	1043	1105	1167	1229
GA	155	235	280	330	378	410	444	470	495	530	568	568	568	568	568	568	568	568
мі	418	585	712	859	1006	1153	1300	1446	1593	1740	1807	2034	2181	2328	2475	2621	2767	2913
ID	205	251	317	382	448	513	579	645	710	776	841	906	971	1036	1101	1166	1231	1296
IL .	212	203	382	424	495	560	589	\$24	655	689	725	761	801	842	886	931	979	1030
10	139	229	200	346	405	463	522	580	639	697	762	827	892	9 57	1022	1087	1152	1217
IA	183	361	426	495	548	610	670	731	791	865	952	1039	1126	1213	1300	1387	1474	1561
KS	-241	328	403	471	532	593	654	715	776	837	898	959	1020	1081	1142	1203	1264	1325
KY	162	196	220	285	333	376	419	419	419	419	419	419	419	419	419	419	419	419
LA	72	138	190	234	277	316	352	391	427	462	501	540	580	620	662	707	741	789
ME	198	312	418	526	632	739	846	953	1060	1167	1274	1381	1488	1595	1702	1809	1915	2023
MD	162	286	385	441	511	562	632	695	751	810	869	927	984	1042	1102	1161	1221	1281
MA	392	416	579	668	760	854	946	1037	1128	1220	1315	1410	1505	1600	1695	1790	1885	1980
MI	276	371	459	563	659	792	868	944	1020	1096	1172	1248	1324	1400	1476	1552	1628 [.]	1704
MN	250	437	532	621	697	773	850	916	980	1035	1089	1142	1195	1248	1301	1354	1407	1460
MS	60	36	120	144	168	192	216	240	264	288	312	338	360	384	408	432	456	480

* FOR SUBSEQUENT PERIODS, SEE WISCONSIN ADMINISTRATIVE RECISTER

TABLE 201.305

TABLE 201.305 (cont'd.)

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STATE	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
MO	136	234	292	342	388	431	474	514	554	595	635	675	715	755	795	835	875	915
MT	235	318	401	484	567	650	732	816	855	893	926	959	988	1017	1044	1068	1068	1068
NE	222	293	364	435	506	577	648	719	790	861	932	1003	1074	1145	1216	1287	1358	1429
NV	229	288	348	408	468	527	587	647	706	766	826	885	\$45	1005	1065	1124	1184	1244
NH	414	481	550	613	673	754	817	910	962	1039	1126	1198	1265	1332	1399	1466	1533	1600
NJ	162	322	424	488	552	616	677	728	778	828	878	928	978	1028	1078	1128	1178	1228
NM	209	283	357	.431	504	578	652	726	800	873	947	1021	1095	1169	1243	1269	1295	1321
NY	327	429	524	619	716	787	901	979	1039	1099	1159	1219	1279	1339	1399	1459	1519	1579
NC	181	236	272	297	324	349	373	386	406	430	448	473	496	521	546	571	596	621
ND	221	333	409	501	569	628	669	712	755	798	841	\$84	927	970	1013	1056	1099	1142 -
OH	203	279	341	421	493	549	613	680	748	816	881	949	1016	1082	1150	1234	1318	1402
OK	200	251	324	402	470	538	606	666	723	723	723	723	723	723	723	723	723	723
OR	310	395	460	565	660	755	840	925	985	1090	1195	1300	1405	1510	1615	1720	1825	1930
PA	215	330	421	514	607	687	770	853	936	1019	1102	1185	1268	1351	1434	1517	1600	1683
RI	327	449	554	632	710	800	880	970	1042	1132	1212	1293	1375	1461	1542	1628	1714	1800
sc	118	159	200	240	281	321	362	402	443	483	524	564	605	845	686	726	767	796
SD	293	368	417	464	512	560	607	655	702	750	798	845	892	940	987	1035	1082	1129
TN	95	142	185	226	264	305	345	386	425	467	508	549	589	630	670	711	750	790
ТХ	78	163	188	226	251	288	313	356	382	425	451	494	520	563	589	632	675	718
UT	240	332	414	484	551	607	636	666	697	726	756	786	816	846	876	906	936	966
٧T	437	536	638	717	804	860	955	1037	1114	1192	1269	1346	1423	1501	1578	1655	1732	1810
VA	174	257	322	386	457	509	570	636	692	754	815	876	937	998	1059	1120	1181	1242
WA	349	440	546	642	740	841	971	1075	1075	1075	1075	1075	1075	1075	1075	1075	1075	1075
WV	145	209	257	328	376	437	485	509	509	509	509	509	509	509	509	509	509	509
wy	195	320	360	390	450	510	575	640	700	765	777	789	801	813	825	837	849	861

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SECTION 8. HSS 201.32(2)(a) is amended to read:

HSS 201.32(2)(a) If a person is employed, $\frac{575}{590}$ shall be deducted from earned income.

The rules contained in this order shall take effect on the first day of the month following publication in the Wisconsin Administrative Register as provided in s.227.22(2), Stats.

Wisconsin Department of Health and Social Services

Dated: January 6, 1995

(By: 101 Richard W. Lorang Acting Secretary

SEAL:

