



VINCENT B. DICK

Environmental Geologist, Retired

EDUCATION

B.S., Geology, University of Rochester, 1979

M.S., Geology, University of Rochester, 1982

LICENSURE

Professional Geologist (NY #494-1)

PROFESSIONAL SOCIETIES

Central New York Association of Professional Geologists

Buffalo Association of Professional Geologists

New York State Council of Professional Geologists

PROFESSIONAL EXPERIENCE SUMMARY

Over a 42 year career, Mr. Dick worked for New York State and then a privately held environmental and engineering firm (Haley & Aldrich, Inc.), working in environmental regulatory matters and developing and implementing environmental permitting programs under multiple federal, state and local environmental regulatory programs. The projects he managed and completed were performed under National Environmental Policy Act (NEPA) and equivalent state programs (e.g. SEQRA in New York State); environmental and hydrogeologic investigations and remediation under regulatory requirements of the Resource Conservation and Recovery Act (RCRA) and the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA or "Superfund"); and regulatory due diligence programs for energy, industrial, commercial, and municipal clients.

In his 36 years with Haley & Aldrich, Mr. Dick developed and completed projects at sites in 32 states, the Bahamas, Puerto Rico, Mexico, Italy and Australia. His regulatory and permitting experience includes facilities regulated under RCRA and CERCLA, for energy generation and transmission facilities and infrastructure, municipal solid waste facilities, and across multiple industrial market and commercial real estate sectors. Remediation projects completed include sites contaminated individually or by combinations of chlorinated solvents, petroleum products, polychlorinated biphenyls (PCBs), manufactured gas plant (MGP) wastes, pesticides, and heavy metals. Mr. Dick has also provided expert litigation support services related to response, responsibility, and cost allocation among parties in disputes over release of regulated contaminants.

Mr. Dick served for four years as Part-time Faculty with the University of Rochester's Department of Geological Sciences in Rochester, New York. He conducted a lecture/field course in hydrogeology for undergraduates, graduates and continuing education students.

Prior to joining Haley & Aldrich, Mr. Dick was a Senior Engineering Geologist with the New York State Department of Environmental Conservation (NYSDEC) in its Region 8, in the Division of Mineral Resources and then the Division of Solid and Hazardous Waste.

LITIGATION SUPPORT EXPERIENCE - SELECTED PROJECTS

- **Law firm client, Ballston Spa National Bank vs. Superior Energy Services Inc.** Provide technical litigation support, analysis of cause of release, and reasonableness, necessity and allowable costs associated with plaintiff Ballston Spa National Bank against heating fuel bulk storage and supplier company. Represented plaintiff in the matter, through its counsel. Analysis required reconstruction of delivery records over several year period, assessment of fate and transport of fuel release via surface and subsurface pathways, regulatory

records of response under agency and Navigation Law requirements. Supplied affidavits and expert report that contributed to resulting bench decision on behalf of plaintiff.

- **Law firm client, MWS Enterprises, Inc. et al vs. Chevron USA Inc., et al.** Provide technical litigation support, analysis of cause of release, and reasonableness, necessity and allowable costs associated with plaintiff's claim of responsibility and cost share against defendant Chevron. Represented defendant in the matter, through its counsel. Analysis required reconstruction of UST inventory and monitoring records over more than a decade and identification of systematic errors by plaintiff in its record keeping and monitoring that obscured its own releases, and absence of data associated with defendant's period of UST ownership and responsibility. Assessment of fate and transport of fuel release via subsurface pathways clearly identified association of offsite impacts to residences resulting from releases shown by plaintiff's own monitoring records (once corrected). Conducted forensic investigations to supplement plaintiff's expert reports, supplied affidavits, remediation cost analysis, and expert report that resulted in settlement on behalf of defendant.
- **Law firm client, Blount Energy, et. al. vs. Environmental Risk Solutions.** Provide technical litigation support and expert testimony for defendant ERS in claim alleging negligence, fraud, and breach of contract related to investigation and remediation agreement for a portfolio of dozens of gas station/convenience store facilities across upstate New York. Conducted review of multiple reports, contracts, invoices, emails and other discovery documents and provided opinions relative to completed work in meeting requirements of NYSDEC petroleum spill closure criteria, reasonableness and costs of services completed and billed, and opinion of probable cost to complete services required to complete spill file closures not yet achieved. Results helped Harris Beach with direct as well as cross-claims and settlement of the matter relative to ERS.
- **Law firm client, Former Military Manufacturing Facility, Greece, NY.** Provided evaluation of remedial investigation and remediation performance progress, relative to remaining environmental cost exposure in property valuation case for plaintiff property owner. Provided expert testimony in conjunction with real estate appraiser relative to property tax assessment. Bench decision agreed with plaintiff's claim assertions, the expert testimony presented, and reduced the assessed property tax value.
- **Law firm client, Former Landfill 3rd Party Contribution Claim, Victor, New York.** Provided evaluation of remedial investigation and remediation performance of former solid waste landfill that had once been listed on NYSDEC Inactive Hazardous Site Registry, relative to claim by landfill (plaintiff) for 3rd party contribution to cost for closure. Mr. Dick's technical expert evaluation and testimony was on behalf of defendant municipalities. Provided analysis of timing of landfill actions and costs relative to facility regulations extant at the time and associated with the claim to demonstrate that the costs claimed were normal and consistent with other solid waste facilities and not uniquely high due to an alleged hazardous waste status. Assisted firm with generation of filings. Bench decision was rendered in favor of the defendants.
- **Wilmorite, Inc., Former Pesticide Test Farm, New York.** Provided litigation support and deposition testimony on behalf of a developer who purchased a site that was eventually determined to be a former farm for pesticides research field applications. Testified on project history, and regulatory and technical rationale for remediation performed. Case was settled prior to trial with developer compensated.

ENVIRONMENTAL SITE INVESTIGATION AND REMEDIATION (DUE DILIGENCE, CERCLA, RCRA) EXPERIENCE -
SELECTED PROJECTS

- **Roth Bros., RFI and CM Activities, New York.** Project manager and Associate-In-Charge of RCRA RFI and Corrective Measures at a 22-acre secondary lead smelter. Oversaw conduct of all RFI, Corrective Measures Study and Corrective Measure Implementation (CMI) work plans and reports. The CMI was completed and approved by the state regulatory agency on its first submittal, including the granting of a state variance to construct a Corrective Action Management Unit for treated materials on the project site via stabilization and solidification remedial techniques. The site has been successfully remediated, and approval of closure granted by NYSDEC. Notably, special lead-isotope analyses provided by the University of Rochester Department of Geological Sciences were used to determine naturally-occurring lead in soils at the facility vs. lead derived from industrial operations.
- **Xerox Corporation, Corrective Action (CA) Module Compliance, Rochester, NY.** Technical consultant to Xerox facility-wide manager and Corporate Director of EH&S on coordination of RCRA CA module compliance over 30+ year period. Focus on annual support for routine compliance and remediation, as well as big-picture strategy, reserve estimation, process improvement issues. Assisted Xerox with modification of Sampling and Analysis Plans resulting in reduction of required monitoring to half of previous levels. Also provide review of all RCRA Facility Investigation (RFI) and Interim Corrective Measure submittals for facility-wide consistency. Provided consultation on Xerox Webster site-wide hydrogeology so as to provide consistent characterization and understanding of hydrogeology over the 1200-acre Xerox campus.
- **Confidential Manufacturer, Environmental Site Evaluations.** Project manager for nationwide site evaluation contract involving approximately 50 sites in nineteen of the United States, Puerto Rico, and Mexico. Conducted Phase I and Phase II site investigations including site history, regulatory records review, site inspections, interviews, field sampling program management, data interpretation, report development and advisement to client relative to management of findings. For selected sites that were found to be contaminated, remediation alternatives and budgets were developed and assisted owner with engagement of contractor(s) for completion of remediation. Assisted owner with agency negotiations, work plan development, reporting and communications. Supported owner in litigation brought by third-parties at a limited number of sites relative to alleged damage claims and settlement.
- **Consumer Products Manufacturer, Facility Due Diligence Site Assessment and Compliance Audits, Northern Italy and Australia.** Associate-In-Charge for environmental site assessment and regulatory compliance audits at properties being acquired in northern Italy and Australia, on behalf of a consumer products manufacturing client desiring expansion of its manufacturing capacity into Europe, and manufacturing and distribution network in the south Pacific. The facilities are used to manufacture/warehouse domestic and commercial stainless steel and plated tableware. The due diligence work involved evaluation of facility history and potential for releases, site settings, process controls, management systems, permit/enforcement status, and paperwork issues of compliance at each property.
- **Wilmorite, Inc., Environmental Site Evaluations, New York, New Jersey, Connecticut, Virginia and Illinois.** Project manager for environmental site evaluations involving sites for proposed development in multiple states. Evaluations typically included Phase I Environmental Site Assessments under ASTM or other industry standard environmental site assessment guidance, site investigation programs, consideration of site demolition and construction requirements, and effects of hazardous materials presence and remediation on ultimate development, financing and future transactions.

- **Fortune 500 Manufacturer, Soil VOC Remediation, Mexico City, Mexico.** Project manager for RI/FS, remedial construction, and remediation of chlorinated VOC contamination in soil at an equipment refurbishing facility. Project involved soil vapor, exploratory boring, soil, surface water and groundwater sampling at a congested facility in a Mexico City suburb. Vapor extraction was utilized to remediate shallow soils (<15 m depth) to acceptable health-based levels over a 2± year period. Controlled air inlets to the subsurface were used to prevent flow of possible contamination from adjoining properties to the project site.
- **Fortune 500 Manufacturer, Soil and Groundwater VOC Remediation, Pittsburgh, PA.** Project manager and Associate-In-Charge for evaluation and remediation of chlorinated and mineral spirit VOC contamination from a former paint spray booth. Vacuum extraction system remediation was used to meet health-based soil residue levels and limited groundwater pumping was used to meet Federal maximum contaminant levels (MCLs). The site was completed and closed under the Pennsylvania Department of Environmental Protection Act 2.
- **Erie Canal Industrial Park, Rochester, NY.** In 1996, the City of Rochester was the first upstate New York city to be awarded a \$200,000 grant from the USEPA to fund a Brownfield Redevelopment Program. The City selected its Erie Canal Industrial Park as the first City-sponsored redevelopment project, using a portion of the USEPA grant. Served as officer-in-charge to the technical team that assisted the City with developing conceptual redevelopment scenarios that balanced additional site investigative efforts, prevention of unacceptable health risk exposure, and citizen participation through existing neighborhood associations. The Brownfield investigation process for the site was also structured to allow interested developers to come into the process at any point so that their development needs could be anticipated and accommodated. The site investigation report and remedial action recommendations were submitted and approved in 1997, remediation was completed in 1998, and the site was redevelopment as a professional soccer stadium.
- **Fortune 500 Manufacturer, Site Assessment Program, Nationwide.** Project manager for developing guidance manual, procedures, and training program for the client's Environmental and Technical Services (ETS) Group to implement within a manufacturing firm. Client desired to carry out environmental assessments within the ETS Group, for the firm's real estate transactions. Services included developing a process flow diagram guidance document, output forms, and a nationwide reference list of agency contacts. A training program for the group was also developed and delivered.
- **Voluntary Cleanup Agreement Experience, Various Sites, New York State.** Served as project manager or project director for over 10 VCA program sites in New York State. For these projects Haley & Aldrich has initiated or completed remediation at eight. All but three of the VCAs were undertaken by the volunteers to facilitate redevelopment of the sites to various commercial and industrial uses. The remaining VCAs have been undertaken to facilitate business transaction due diligence and obtain release from liability under NYSDEC's regulatory requirements. The sites have ranged from a former utility maintenance and MGP site to both abandoned and active industrial facilities to former auto service stations, which were redeveloped as commercial stores. In each case, Mr. Dick worked with the volunteer to identify core and value-added services to help the volunteer meet its goals for the site. The services have included assistance with VCA negotiation, work plan preparation, tailoring field techniques to project goals, data management (including GIS), reporting, remediation design and implementation, and stakeholder negotiation.

FORMER MANUFACTURED GAS PLANT EXPERIENCE - SELECTED PROJECTS

- **Former Rochester Gas & Electric (RG&E), Front Street Site, Rochester, NY.** Provided consultation on site characterization, remediation, and regulatory interaction at the former RG&E Front Street site under the NYSDEC Voluntary Cleanup Program. The complex site history and setting were summarized so that focused

investigation and evaluation of feasible remediation alternatives could be determined with RG&E and NYSDEC. The complex setting included a riverfront location at a mill race feed pool on top of exposed bedrock, over two tunnel systems in bedrock. Former gas holders were determined to have been constructed into bedrock with residual coal tar related materials located too deep to be a source to the river. This allowed a relatively simple sealing approach at the river bedrock face to be used for coal tar weep prevention. Mr. Dick provided feasibility study services and assistance with agency interactions to move the selected feasible alternatives forward with the agencies.

- **Former Tarrytown MGP Site, Tarrytown Hudson River waterfront, New York.** Provided consultation on site characterization, remediation and regulatory interaction at a former MGP site in on the Hudson River under the NYSDEC Voluntary Cleanup Program and subsequently Brownfield Cleanup Agreement (BCP) Program. Key assistance was provided in evaluating and negotiating approach and technical aspects of the VCA to allow reasonable application of the variety of NYSDEC/NYSDOH criteria to the site, while recognizing our client's key goals for site remediation, redevelopment, scheduled obligations, and anticipated technical close-out matters. The site was successfully evaluated, remediated and approved via a Certificate of Completion under the BCP. Haley & Aldrich has continued in the role of site environmental monitor while mixed use waterfront development continues with the construction of townhomes, condominiums, common retail space and waterfront park space. Haley & Aldrich also provided critical evaluation, design and oversight of rehabilitation of an existing waterfront relieving platform that forms a core component of a waterfront public walkway under development.

ENERGY INFRASTRUCTURE PERMITTING AND DEVELOPMENT EXPERIENCE - SELECTED PROJECTS

- **CPV Fairview Combined-Cycle Natural Gas Power Plant, Pennsylvania.** Officer-in-charge for siting, permitting, and selected engineering support for a brownfield 1000MW natural gas-fired combined-cycle power plant sited in western Pennsylvania. Responsibilities include working with Owner in the siting stage to help with regional-scale infrastructure and natural resource screening to help with initial siting, and with development of permit matrices to help determine permitting and financial resource commitment strategies for plant development. Led the Haley & Aldrich team in conduct of resource evaluations (wetlands, waterbodies, cultural resources, sound impact analysis) and permit development for both local and state wetland/waterbody encroachment permits, Section 106 cultural resource consultation, completion of T&E species screening, water supply permitting, brownfield cleanup planning, and geotechnical investigation and engineering. Personally developed the application for beneficial supply of cooling water from a municipal raw-water supply authority, treatment and return of water for reuse in the authority's system leading to significant conservation of the resource. Haley & Aldrich completed all environmental permit submittals, supported project financial closure negotiations, and provided environmental monitoring through construction and plant commissioning.
- **PSE&G Southern Reinforcement Project, New Jersey.** Officer-in-charge for geotechnical engineering evaluation for multiple trenchless crossings along a 230-kV electric transmission upgrade in New Jersey. Responsibilities included team leadership and resource support in conduct of feasibility studies, field geotechnical investigations, conceptual and final design of nine underground transmission line crossings. Crossing types included features such as wetlands, waterbodies, and rail/roadway features. Performed review and final sign-off of all contractual documents with Owner, Owner's Engineer, sub-contractors (drillers and labs), and managed conformance of our services to project team partners. Crossing types were evaluated and Haley & Aldrich ultimately determined both horizontal directional drill (HDD) and microtunnel crossings as feasible for the nine crossings, completed the designs, and supported contracting (bid document development support), and construction.

- **Moxie Energy Liberty, Patriot and Freedom Combined-Cycle Natural Gas Power Plants, Pennsylvania.** Officer-in-charge for siting, permitting, selected engineering support and construction support for two greenfield 900MW natural gas fired combined cycle power plants sited in Pennsylvania. Responsibilities included working with Owner in the siting stage to help with regional-scale infrastructure and natural resource screening to help with initial siting, and with development of permit matrices to help determine permitting and financial resource commitment strategies for plant development. Led the Haley & Aldrich team in conduct of resource evaluations (wetlands, waterbodies, cultural resource) and permit development for Corps of Engineers Section 404 and Section 10 permits for the main power plants, as well as a 2-mile transmission line for grid interconnection of the Liberty plant. Personally managed resource evaluation and Corps interactions for the transmission line crossing of the Susquehanna River associated with the Moxie Liberty Power Plant. Haley & Aldrich also provided geotechnical engineering for each main plant as well as the switchyard facilities for grid connection. Majority interest in the two plants was sold to Panda Power Funds; Mr. Dick led Haley & Aldrich continued support to Panda through construction and into operation.
- **Empire Pipeline, Tuscarora Lateral Pipeline and Compressor Station Expansion, New York.** Officer in Charge, responsible for federal, state and local permitting of a project including 17-miles of 12 and 16-inch natural gas pipeline and a 1,380 hp compressor station expansion. Managed the project team, accountable for all final project deliverables, subcontractor, consultant and specialist engagements, and completion of various environmental, cultural resources and engineering surveys. Provided direct oversight for staff associated with permitting activities: preparation of environmental reports to support the Federal Energy Regulatory Commission (FERC) project certification (Certificate of Public Convenience and Necessity); U.S. Army Corps of Engineers, New York State Department of Environmental Conservation (NYSDEC), E&S plans, and state historic preservation office (SHPO) approvals and other agency consultations (U.S. Fish and Wildlife). Managed staff assigned for FERC draft applicant prepared environmental assessment and biological assessment associated with the northern long ear bat.
- **National Fuel Gas, Northern Access Project, New York and Pennsylvania.** Officer in Charge responsible for federal, state and local permitting of compression expansion including two sites, a greenfield site in Wales, New York and expansion of an existing Ellisburg, Pennsylvania facility. Accountable for completion of environmental studies during project development and permitting phase (including environmental and cultural resource surveys). Project permitting included New York SPDES Pennsylvania Erosion Control (ESCGP-1) permits, with accompanying SWPPPs. The project includes a combination of existing compressor station expansion, installation of a new compressor station and upgrades to associated meter and regulation station facilities to support system horsepower expansions. Permitting requirements included a FERC Application for Certificate of Public Convenience and Necessity, various permits for the U.S. Army Corps of Engineers Section 404 permit, and other various state/local permits.
- **NEEWS Greater Springfield Reliability Project, Connecticut-Massachusetts.** Officer-in-charge for geotechnical engineering evaluation for approximately 35 miles of alignment for an electric transmission upgrade project from North Bloomfield, Connecticut to Ludlow, Massachusetts. Responsibilities included leading a team of field and office support for geotechnical evaluation of structures along the transmission right-of-way, as well as selected substation upgrades. Led contractual and services delivery aspects of the project for the owner's client representative, including completing several weeks of geotechnical field investigations with no lost time or recordable injuries on project work; issuing deliverables on time to enable owner's construction schedule; and completing work scope within authorized budgets.

- **Susquehanna-Roseland 500 kV Transmission Line Project, Northeast Pennsylvania.** Officer-in-charge for geotechnical engineering evaluation of a 76-mile electric transmission upgrade project from Bushkill, Pennsylvania to Berwick, Pennsylvania. Responsibilities included leading a team of field and office support for up to six drill crews to complete over 400 test borings, rock probes, and pressure meter tests for the design of electric transmission structure drilled shaft foundations over a period of eight months. Managed contractual, services delivery, and supported conflict resolution with the owner's representative and site contractors. Challenging management of subcontractor duties required attentiveness to detail; effective communication with the client representative; effective delivery of the required services resulted in completing services with no Haley & Aldrich lost time or recordable injuries on project work; issuing deliverables on time; and an innovative data collection approach to support a newly issued EPRI foundation design program.
- **Confidential Client, Due Diligence, E&P Assets Acquisition, Confidential Location, Northeast United States.** Officer-in-charge of environmental site assessment team for acquisition of a natural gas and oil exploration and production company in the Appalachian Basin. Key benefits included developing a team structure and tailored scope of work to effectively manage the client's risk and environmental liability concerns; assisting the project manager in developing and administering project budgets and resource management; and reviewing all deliverables prepared by the team relative to the objectives of the project and client. Client was able to avoid acquisition of several liabilities that were poorly understood and managed by the seller, and our findings allowed restructuring of the transaction to enable acquisition of the premium assets out of the offered portfolio.
- **AES Sparrows Point LNG Facility and Mid-Atlantic Express Pipeline, Baltimore, MD.** Program manager for environmental permit application, review and permitting under NEPA of a new Liquefied Natural Gas (LNG) terminal and re-gasification facility on Sparrows Point, and an associated 88-mile, 30-in-dia pipeline (Mid-Atlantic Express) from Sparrows Point and routed north through Maryland into eastern Pennsylvania. The project involves redeveloping a former shipbuilding facility into the LNG terminal which will have 1.5 BCFD capacity upon completion in 2012. Permitting also involves approvals through the U.S. Army Corps of Engineers to dredge up to 3.7 million cubic yards of sediment for LNG ship approach channels, turning basin and berth area. Mr. Dick managed the program of routing, field data collection, Resource Report development for submittals to the Federal Energy Regulatory Commission, and associated permit applications at the state level. Mr. Dick also helped plan, develop, and conduct the public outreach efforts, including five formal public meetings, and numerous community interest group meetings. Key contributions were made to the client's team in developing overall project strategy, budgets, schedule, and testimony support in both regulatory and litigation hearing forums where the project was challenged.
- **AES Ocean Cay-Ocean Express LNG Terminal and Pipeline, Bahamas and Florida.** Project manager for assessment of potential impacts associated with siting of a new LNG terminal and associated natural gas and fresh water pipelines in the Commonwealth of the Bahamas, across the Straits of Florida, and within the State of Florida. Mr. Dick managed the team that prepared the Environmental Impact Assessment (EIA) for the Government of the Bahamas, final permit documents under NEPA for the State of Florida and U.S. Federal agencies, supported all environmental relations with the Bahamian Commonwealth governmental entities for EIA review and response, assisted with siting of project elements, and provided public participation support. By taking the project from being 6-months behind competing projects to getting issuing permits completed by U.S. Federal agencies ahead of the competition, we were able to be the first and only of competing LNG projects to be permitted by the Commonwealth of the Bahamas.

- **National Fuel Gas, Empire State Pipeline, Empire Connector Project, Victor and Corning, NY.** Project was siting (routing) and permitting a new 78-mile interstate natural gas pipeline under NEPA and the Federal Energy Regulatory Commission (FERC) Pre-filing process. Mr. Dick led the pipeline route alternative selection team, and led the route environmental, cultural resource, and preliminary pipeline survey/engineering groups to accomplish minimum 80 % route coverage within an initial 3-month period, resulting in beating the owner's anticipated schedule by several months. Generated Resource Reports for FERC, including evaluating potential impacts associated with siting of the pipeline in the State of New York. Led project filing development, and received permitting by FERC in 2006. The project was constructed between 2007 and 2008 and the team continues to support monitoring of wetland and waterbody restoration progress, as well as individual landowner property restoration support in compliance with permits we successfully obtained for the project from involved agencies.
- **Tamarack Energy Biomass Power-Generation Facilities, New England and Florida.** Director of permitting for two utility-scale, clean-wood fueled biomass power generation facilities in Watertown, Connecticut and Tampa, Florida. Managed staff with permitting responsibilities for NEPA review, and specifically Clean Air Act, National Pollutant Discharge Elimination System (NPDES), Corps, Federal Aviation Administration, Section 106 (cultural resources), and local-level permits needed for facilities sized in the 70-MW to 75-MW range. Provided permit support in meetings with State/local stakeholders and during Power Purchase Agreement (PPA) negotiations. Successfully completing full permitting of the Watertown facility and advancing the Tampa facility through PPA negotiations before interest in both was sold by the project developer.
- **Alternative Energy Permitting, New York.** Program manager for environmental characterization associated with utility scale wind farms in New York State (NYS). Set up and managed site evaluation and investigation teams to determine resources (natural, cultural, human) potentially affected by the development of two utility-scale (75 to 100MW) wind farms in Central and Western New York. Officer-in-charge of a separate geologic and hydrogeologic characterization of a 125MW wind farm developed in the area of Cohocton, New York. Led the project teams in coordinating and interacting with NYS agencies (New York State Department of Environmental Conservation, Public Service Commission) and related Federal agencies (U.S. Army Corps of Engineers) for permitting under the New York State Environmental Quality Review Act (the New York State equivalent of NEPA).
- **El Paso Gas Transmission Compressor Station Facilities, New York and Massachusetts.** Officer in Charge of geotechnical studies for determination of site geology and foundation engineering for five natural gas transmission compressor stations in New York and Massachusetts.

REFERENCES, PUBLICATIONS AND PRESENTATIONS AVAILABLE UPON REQUEST