

General Assembly

Raised Bill No. 5310

February Session, 2020

LCO No. 2090



Referred to Committee on HUMAN SERVICES

Introduced by: (HS)

## AN ACT ELIMINATING STATE RECOVERY OF PUBLIC ASSISTANCE EXCEPT AS REQUIRED UNDER FEDERAL LAW.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1 Section 1. Section 4a-13 of the general statutes is repealed and the
- 2 following is substituted in lieu thereof (*Effective July 1, 2020*):
- 3 For purposes of this section and section 4a-16, "cash assistance"
- 4 means payments made to a beneficiary of the aid to families with
- 5 dependent children program, the state-administered general assistance
- 6 program, the state supplement program or the temporary family
- 7 assistance program. The Commissioner of Administrative Services may
- 8 accept mortgage notes and mortgage deeds in payment of claims due
- 9 for [welfare assistance or] (1) institutional care in state humane
- institutions, as defined in section 17b-222, or correctional institutions
- 11 administered by the Commissioner of Correction, and (2) cash
- 12 assistance and medical assistance the state is required to recover under
- 13 federal law, on such terms and conditions as the commissioner deems
- proper and reasonable, and such encumbrances may be foreclosed in an
- action brought in a court of competent jurisdiction by the commissioner
- on behalf of the state. Any such encumbrance shall be released by the
- 17 commissioner upon payment of the amount by it secured.

LCO No. 2090 **1** of 14

Sec. 2. Section 4a-16 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective July 1, 2020*):

20 When any person supported or cared for by the state (1) under a 21 program of public assistance, [or] (2) in an institution maintained by the 22 Department of Developmental Services or Department of Mental Health 23 and Addiction Services, [or] (3) when an inmate of the Department of 24 Correction, or [when any] (4) as a child committed to the Commissioner 25 of Social Services or Commissioner of Children and Families, dies 26 leaving only personal estate, including personal assets owing and due 27 the estate after death, not exceeding the aggregate value, as described in section 45a-273, as amended by this act, the Commissioner of 28 29 Administrative Services or the commissioner's authorized 30 representative shall, upon filing with the probate court having 31 jurisdiction of such estate a certificate that the total estate is under the 32 aggregate value, as described in section 45a-273, as amended by this act, 33 and the claim of the state, together with the expense of last illness not 34 exceeding three hundred seventy-five dollars and funeral and burial 35 expenses in accordance with [section] sections 17b-84 and 17b-131, 36 equals or exceeds the amount of such estate, be issued a certificate by 37 said court that the commissioner is the legal representative of such 38 estate only for the following purpose. The commissioner shall have 39 authority to claim such estate, the commissioner's receipt for the same 40 to be a valid discharge of the liability of any person turning over the 41 same, and to settle the same by payment of the expense of last illness 42 not exceeding three hundred seventy-five dollars, expense of funeral 43 and burial in accordance with [section] sections 17b-84 and 17b-131 and 44 the remainder as partial or full reimbursement of the claim of the state 45 for (A) care [or assistance] rendered to the decedent as described in 46 subdivisions (2) to (4), inclusive, of this section, or (B) cash assistance or 47 medical assistance that the state is required to recover under federal law. 48 The commissioner shall file with said probate court a statement of the 49 settlement of such estate as herein provided.

Sec. 3. Subsection (b) of section 17b-77 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective July 1*,

50

51

LCO No. 2090 **2** of 14

52 2020):

72

73

74

75

76

77

78

79

80

81

82

83

84

- 53 (b) The Commissioner of Social Services shall notify each [applicant 54 for aid under the state supplement program, medical assistance 55 program, temporary family assistance program and state-administered general assistance program of the provisions of sections 17b-93 to 17b-56 57 97, inclusive, in general terms, at the time of application for such aid. 58 The commissioner shall notify each] person who may be liable for 59 repayment of [such] aid under the state supplement program, medical 60 assistance program, temporary family assistance program or state-61 administered general assistance program, if known, of the provisions of 62 sections 17b-93 to 17b-97, inclusive, as amended by this act, in general 63 terms, not later than thirty days after the applicant for such aid is 64 determined to be eligible for such aid or, if not known at the time the 65 applicant is determined to be eligible for such aid, [the department shall 66 give such notice] not later than thirty days after the date on which the 67 commissioner identifies such person as one who may be liable for 68 repayment of such aid. The notice shall be (1) written in plain language, 69 (2) in an easily readable and understandable format, and (3) whenever 70 possible, in the first language of the [applicant or] person who may be 71 liable for repayment of such aid.
  - Sec. 4. Section 17b-79 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective July 1, 2020*):
  - (a) For purposes of this section, "cash assistance" means payments made to a beneficiary of the state supplement program, the temporary family assistance program or the state-administered general assistance program. No person shall be deemed ineligible to receive an award under the state supplement program, medical assistance program, temporary family assistance program, state-administered general assistance program or supplemental nutrition assistance program for himself or herself or for any person for whose support he or she is liable by reason of having an interest in real property, maintained as his or her home, provided the equity in such property [shall] does not exceed the limits established by the commissioner. The commissioner may place a

LCO No. 2090 3 of 14

lien against any property to secure the claim of the state for all amounts which it has paid or may thereafter pay [to such person or in such person's behalf under any such program, or to or [1] on behalf of any person [for whose support he or she is liable] determined to be legally liable pursuant to section 17b-81 for the support of any beneficiary under any such program, (2) for any medical assistance the state is required to recover under federal law, and (3) for any cash assistance the state is required to recover under federal law, except for property maintained as a home in aid to families of dependent children cases, in which case such lien shall secure the state only for that portion of the assistance grant awarded for amortization of a mortgage or other encumbrance beginning with the fifth month after the original grant for principal payment on any such encumbrance is made, and each succeeding month of such grant thereafter. The claim of the state shall be secured by filing a certificate in the land records of the town or towns in which any such real estate is situated, describing such real estate. Any such lien may, at any time during which the amount secured by such lien remains unpaid, be foreclosed in an action brought in a court of competent jurisdiction by the commissioner on behalf of the state. Any real estate to which title has been taken by foreclosure under this section, or which has been conveyed to the state in lieu of foreclosure, may be sold, transferred or conveyed for the state by the commissioner with the approval of the Attorney General, and the commissioner may, in the name of the state, execute deeds for such purpose. Such lien shall be released by the commissioner upon payment of the amount secured by such lien, or an amount equal to the value of the beneficiary's interest in such property if the value of such interest is less than the amount secured by such lien, at the commissioner's discretion, and with the advice and consent of the Attorney General, upon a compromise of the amount due to the state. At the discretion of the commissioner, the beneficiary, or, in the case of a husband and wife living together, the survivor of them, as long as he or she lives, or a dependent child or children, may be permitted to occupy such real property.

85

86

87

88 89

90

91

92

93

94

95

96

97

98

99

100

101

102

103

104

105

106

107

108

109

110

111

112

113

114

115

116

117

118

(b) On and after July 1, 2020, the state shall not recover from any

LCO No. 2090 **4** of 14

- 119 beneficiary or beneficiary's estate any cash assistance or medical
- assistance provided by the state to or on behalf of such beneficiary,
- 121 <u>unless the state is required to recover such assistance under federal law.</u>
- 122 Any certificate or lien filed under this section by or on behalf of the state
- prior to July 1, 2020, to secure the state's interest in real property for
- 124 recovery of such cash assistance or medical assistance shall be released
- by the state if the recovery of such assistance is not required under
- 126 federal law.
- Sec. 5. Section 17b-93 of the general statutes is repealed and the
- following is substituted in lieu thereof (*Effective July 1, 2020*):
- 129 (a) [If a beneficiary of aid] For purposes of this section and sections
- 130 <u>17b-94</u> and 17b-95, "cash assistance" means payments made to a
- beneficiary under the state supplement program, [medical assistance
- program,] aid to families with dependent children program, temporary
- 133 family assistance program or state-administered general assistance
- program. If a beneficiary of cash assistance or medical assistance has or
- acquires property of any kind or interest in any property, estate or claim
- of any kind, except moneys received for the replacement of real or personal property, the state of Connecticut shall have a claim for any
- personal property, the state of Connecticut shall have a claim <u>for any</u> cash assistance or medical assistance provided by the state to or on
- behalf of such beneficiary that the state is required to recover under
- 140 federal law, subject to subsections (b) and (c) of this section and the
- provisions of section 17b-94, as amended by this act, which shall have
- 142 priority over all other unsecured claims and unrecorded encumbrances,
- against such beneficiary. [for the full amount paid, subject to the
- provisions of section 17b-94, to the beneficiary or on the beneficiary's
- behalf under said programs; and, in addition thereto, the parents of an
- 146 aid to dependent children beneficiary, a state-administered general
- 147 assistance beneficiary or a temporary family assistance beneficiary shall
- be liable to repay, subject to the provisions of section 17b-94, to the state
- the full amount of any such aid paid to or on behalf of either parent, his
- or her spouse, and his or her dependent child or children, as defined in
- 151 section 17b-75.] The state of Connecticut shall have a lien against
- 152 property of any kind or interest in any property, estate or claim of any

LCO No. 2090 5 of 14

kind of the parents of an aid to dependent children, temporary family assistance or state administered general assistance beneficiary, in addition and not in substitution of [its] any other state claim, for amounts owing under any order for support of any court or any family support magistrate, including any arrearage under such order, provided household goods and other personal property identified in section 52-352b, real property pursuant to section 17b-79, as amended by this act, as long as such property is used as a home for the beneficiary, and money received for the replacement of real or personal property, shall be exempt from such lien.

- (b) Any person who received cash benefits under the aid to families with dependent children program, the temporary family assistance program or the state-administered general assistance program, when such person was under eighteen years of age, shall not be liable to repay the state for such assistance.
- (c) No claim, except a claim required to be made under federal law, shall be made, or lien applied, against any payment made pursuant to chapter 135, any payment made pursuant to section 47-88d or 47-287, any moneys received as a settlement or award in a housing or employment or public accommodation discrimination case, any court-ordered retroactive rent abatement, including any made pursuant to subsection (e) of section 47a-14h or section 47a-4a, 47a-5 or 47a-57, or any security deposit refund pursuant to subsection (d) of section 47a-21 paid to a beneficiary of assistance under the state supplement program, medical assistance program, aid to families with dependent children program, temporary family assistance program or state-administered general assistance program or paid to any person who has been supported wholly, or in part, by the state, in accordance with section 17b-223, in a humane institution.
- (d) Notwithstanding any provision of the general statutes, whenever funds are collected pursuant to this section or section 17b-94, <u>as amended by this act</u>, and the person who otherwise would have been entitled to such funds is subject to a court-ordered current or arrearage

LCO No. 2090 6 of 14

186 child support payment obligation in a IV-D support case, such funds 187 shall first be paid to the state for reimbursement of Medicaid funds granted to such person for medical expenses incurred for injuries related to a legal claim by such person which was the subject of the state's lien 189 190 and such funds shall then be paid to the Office of Child Support Services for distribution pursuant to the federally mandated child support 192 distribution system implemented pursuant to subsection (j) of section 193 17b-179. The remainder, if any, shall be paid to the state for payment of 194 previously provided cash assistance or medical assistance [through the 195 state supplement program, medical assistance program, aid to families 196 with dependent children program, temporary family assistance 197 program or state-administered general assistance program] that the state is required to recover under federal law.

188

191

198

199

200

201

202

203

204

205

206

207 208

209

210

211

212

213

214

- (e) The Commissioner of Social Services shall adopt regulations, in accordance with chapter 54, establishing criteria and procedures for adjustment of the claim of the state of Connecticut against any parent under subsection (a) of this section. The purpose of any such adjustment shall be to encourage the positive involvement of noncustodial parents in the lives of their children and to encourage noncustodial parents to begin making regular support payments.
- (f) On and after July 1, 2020, the Commissioner of Social Services shall not recover from any beneficiary or beneficiary's estate any cash assistance or medical assistance provided by the state to or on behalf of such beneficiary, unless the state is required to recover such assistance under federal law. Any claim or lien filed under this section prior to July 1, 2020, by or on behalf of the state to secure the state's interest in recovery of such cash assistance or medical assistance shall be released by the state if recovery of such assistance is not required under federal law.
- 215 Sec. 6. Section 17b-94 of the general statutes is repealed and the 216 following is substituted in lieu thereof (*Effective July 1, 2020*):
- 217 (a) In the case of causes of action of beneficiaries of aid under the state

LCO No. 2090 **7** of 14 supplement program, medical assistance program, aid to families with dependent children program, temporary family assistance program or state-administered general assistance program, subject to subsections (b) and (c) of section 17b-93, as amended by this act, or of a parent [liable to repay] whose support payments are subject to recovery by the state under the provisions of section 17b-93, as amended by this act, the claim of the state shall be a lien against the proceeds therefrom in the amount of [the assistance paid or] (1) any cash assistance or medical assistance the state is required to recover under federal law, or (2) any support payment due from a parent pursuant to the provisions of section 17b-93, as amended by this act, provided the claim of the state under this subdivision shall not exceed fifty per cent of the proceeds received by such [beneficiary or such] parent after payment of all expenses connected with the cause of action, whichever is less, for repayment under section 17b-93, as amended by this act, and shall have priority over all other claims except attorney's fees for said causes, expenses of suit, costs of hospitalization connected with the cause of action by whomever paid over and above hospital insurance or other such benefits, and, for such period of hospitalization as was not paid for by the state, physicians' fees for services during any such period as are connected with the cause of action over and above medical insurance or other such benefits; and such claim shall consist of the total assistance repayment for which claim may be made under said programs. The proceeds of such causes of action shall be assignable to the state for payment of the amount due under section 17b-93, as amended by this act, subject to the provisions of this subsection, irrespective of any other provision of law. Upon presentation to the attorney for the beneficiary of an assignment of such proceeds executed by the beneficiary or his conservator or guardian, such assignment shall constitute an irrevocable direction to the attorney to pay the Commissioner of Administrative Services in accordance with its terms, except if, after settlement of the cause of action or judgment thereon, the Commissioner of Administrative Services does not inform the attorney for the beneficiary of the amount of lien which is to be paid to the Commissioner of Administrative Services within forty-five days of receipt of the written

218219

220

221

222

223

224

225

226

227

228

229

230

231

232

233

234

235

236

237

238

239

240

241

242

243

244

245

246

247

248

249

250

251

252

LCO No. 2090 **8** of 14

request of such attorney for such information, such attorney may distribute such proceeds to such beneficiary and shall not be liable for any loss the state may sustain thereby.

253

254

255

256

257

258

259

260

261

262

263

264

265

266

267

268

269

270

271

272

273

274

275

276

277

278

279

280

281

282

283284

285

286

(b) In the case of an inheritance of an estate by a beneficiary of aid under the state supplement program, medical assistance program, aid to families with dependent children program, temporary family assistance program or state-administered general assistance program, subject to subsections (b) and (c) of section 17b-93, or by a parent [liable to repay whose support payments are subject to recovery by the state under the provisions of section 17b-93, [fifty per cent of the assets of the estate payable to the beneficiary or such parent or as amended by this act, the amount of such assets equal to the amount [of assistance paid, whichever is less, shall be assignable to the state for payment of the amount] due under section 17b-93, as amended by this act, shall be assignable to the state, provided the amount assignable to the state by a parent whose support payments are subject to recovery by the state under the provisions of section 17b-93, as amended by this act, shall not exceed fifty per cent of the assets of the estate payable to such parent. The state shall have a lien against such assets in the applicable amount specified in this subsection. The Court of Probate shall accept any such assignment executed by the beneficiary or parent or any such lien notice if such assignment or lien notice is filed by the Commissioner of Administrative Services with the court prior to the distribution of such inheritance, and to the extent of such inheritance not already distributed, the court shall order distribution in accordance with such assignment or lien notice. If the Commissioner of Administrative Services receives any assets of an estate pursuant to any such assignment, the commissioner shall be subject to the same duties and liabilities concerning such assigned assets as the beneficiary or parent.

(c) On and after July 1, 2020, the state shall not recover from any beneficiary or beneficiary's estate any cash assistance or medical assistance provided by the state to or on behalf of such beneficiary, unless the state is required to recover such assistance under federal law. Any lien or other claim filed under this section by or on behalf of the

LCO No. 2090 9 of 14

state prior to July 1, 2020, to secure the state's interest in recovery of such
 cash assistance or medical assistance shall be released by the state if the
 recovery of such assistance is not required under federal law.

290

291

292

293

294

295

296

297

298

299

300

301

302

303

304

305

306

307

308

309

310

311

312

313

314

315

316

317

318

319

320

Sec. 7. Section 17b-95 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective July 1, 2020*):

(a) Subject to the provisions of subsection (b) of this section, upon the death of a parent [of a child who has, at any time, been a beneficiary under the program of aid to families with dependent children, the temporary family assistance program or the state-administered general assistance program, or upon the death of any person who has at any time been a beneficiary of aid under the state supplement program, medical assistance program, aid to families with dependent children program, temporary family assistance program or state-administered general assistance program] whose support payments are subject to recovery by the state under the provisions of section 17b-93, as amended by this act, or a cash assistance or medical assistance beneficiary from whom the state is required to recover payments under federal law, except as provided in subsection (b) of section 17b-93, as amended by this act, the state shall have a claim against such parent's or [person's] beneficiary's estate for all amounts [paid on behalf of each such child or for the support of either parent or such child or such person under the state supplement program, medical assistance program, aid to families with dependent children program, temporary family assistance program or state-administered general assistance program for which the state has not been reimbursed required to be recovered under the provisions of federal law and sections 17b-93 and 17b-94, as amended by this act, to the extent that the amount which the surviving spouse, parent or dependent children of the decedent would otherwise take from such estate is not needed for their support. Notwithstanding the provisions of this subsection, effective for services provided on or after January 1, 2014, no state claim pursuant to this section shall be made against the estate of a recipient of medical assistance under the Medicaid Coverage for the Lowest Income Populations program, established pursuant to Section 1902(a)(10)(A)(i)(VIII) of the Social Security Act, as

LCO No. 2090 10 of 14

amended from time to time, except to the extent required by federal law.

321

322

323

324

325

326

327

328

329

330

331

332

333

334

335

336

337

338

339

340

341

342

343

344

345346

347

348

349

350

351

352

353

- (b) In the case of any person dying after October 1, 1959, the claim for medical payments, even though such payments were made prior thereto, shall be restricted to medical disbursements actually made for care of such deceased beneficiary.
- (c) Claims pursuant to this section shall have priority over all unsecured claims against such estate, except (1) expenses of last sickness not to exceed three hundred seventy-five dollars, (2) funeral and burial expenses in accordance with [section] sections 17b-84 and 17b-131, and (3) administrative expenses, including [probate fees and taxes, and] (A) taxes, and (B) probate fees, including fiduciary fees not exceeding the following commissions on the value of the whole estates accounted for by such fiduciaries: On the first two thousand dollars or portion thereof, five per cent; on the next eight thousand dollars or portion thereof, four per cent; on the excess over ten thousand dollars, three per cent. Upon petition by any fiduciary, the Probate Court, after a hearing thereon, may authorize compensation in excess of the above schedule for extraordinary services. Notice of any such petition and hearing shall be given to the Commissioner of Administrative Services in Hartford at least ten days in advance of such hearing. The allowable funeral and burial payment [herein] as provided in this section shall be reduced by the amount of any prepaid funeral arrangement. Any amount paid from the estate under this section to any person which exceeds the limits provided [herein] in this section shall be repaid to the estate by such person, and such amount may be recovered in a civil action with interest at six per cent from the date of demand.
- (d) For purposes of this section, all sums due on or after July 1, 2003, to any individual after the death of a [public] <u>cash assistance or medical</u> assistance beneficiary <u>from whom the state is required to recover assistance under federal law or a parent whose support payments are subject to recovery by the state under the provisions of section 17b-93, as amended by this act, pursuant to the terms of an annuity contract purchased at any time with assets of [a public assistance] <u>such</u></u>

LCO No. 2090 11 of 14

beneficiary <u>or parent</u>, shall be deemed to be part of the estate of the deceased beneficiary <u>or parent</u> and shall be payable to the state by the recipient of such annuity payments to the extent necessary [to achieve full reimbursement of any public assistance benefits paid to, or on behalf of, the deceased beneficiary] <u>under federal law and the provisions of section 17b-93</u>, as amended by this act, irrespective of any provision of law. The recipient of beneficiary payments from any such annuity contract shall be solely liable to the state of Connecticut for reimbursement of [public assistance] <u>cash assistance and medical assistance</u> benefits paid to, or on behalf of, the deceased beneficiary <u>that the state is required to recover under federal law or amounts due from such deceased parent</u> to the extent of any payments received by such recipient pursuant to the annuity contract.

(e) On and after July 1, 2020, the state shall not recover from any beneficiary or beneficiary's estate any cash assistance or medical assistance provided by the state to or on behalf of such beneficiary, unless the state is required to recover such assistance under federal law. Any lien or other claim filed by or on behalf of the state under this section prior to July 1, 2020, to secure the state's interest in recovery of such cash assistance or medical assistance shall be released by the state if the recovery of such assistance is not required under federal law.

Sec. 8. Section 17b-224 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective July 1, 2020*):

A patient who is receiving or has received care in a state humane institution, his estate or both shall be liable to reimburse the state for any unpaid portion of per capita cost, [to the same extent as the liability of a public assistance beneficiary under sections 17b-93 and 17b-95,] subject to the same protection of a surviving spouse or dependent child as is provided in section 17b-95, as amended by this act. [and subject to the same limitations and the same assignment and lien rights as provided in section 17b-94] In the case of proceeds from causes of action received by such patient or an inheritance due such patient, the state shall have a claim against the proceeds in the amount of any unpaid portion of per

LCO No. 2090 12 of 14

capita cost assessed to the patient for care. The patient, the patient's legal guardian or the patient's estate shall assign to the state the amount of such proceeds equal to the amount of any unpaid portion of per capita cost, provided the claim of the state shall not exceed fifty per cent of the proceeds of the cause of action or inheritance after payment of all expenses connected with the cause of action or inheritance. The claim of the state shall have priority over all other unsecured claims and unrecorded encumbrances against such patient except for claims related to cash assistance or medical assistance the state is required to recover under federal law and court-ordered current or arrearage child support obligations of the patient in an IV-D support case. For purposes of this section, "cash assistance" means payments made to a beneficiary under the state supplement program, aid to families with dependent children program, temporary family assistance program or state-administered general assistance program.

- Sec. 9. Subsection (e) of section 45a-273 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective July 1, 2020*):
- (e) The court shall determine the persons and entities entitled to payment for the claims, expenses and taxes due from the estate, or reimbursement for such amounts paid on behalf of the estate, in accordance with section 45a-365 except, (1) if a decedent [received aid or care from the state or received care in a state humane institution] (A) received care in a state humane institution, as defined in section 17b-222, (B) received cash assistance or medical assistance the state is required to recover under federal law, or (C) was a parent whose support payments are subject to recovery by the state under the provisions of section 17b-93, as amended by this act, such reimbursement shall be in accordance with section 17b-95, as amended by this act; and (2) if a decedent is obligated to pay the decedent's cost of incarceration, such reimbursement shall be in accordance with section 18-85c. If the claims, taxes and expenses exceed the fair value of the decedent's assets, the court shall order payment in accordance with this subsection, provided the procedures for insolvent estates under sections

LCO No. 2090 13 of 14

421 45a-376 to 45a-383, inclusive, shall not be required. <u>For purposes of this</u>
422 <u>section, "cash assistance" means payments made to a beneficiary under</u>
423 <u>the state supplement program, aid to families with dependent children</u>
424 <u>program, temporary family assistance program or state-administered</u>
425 general assistance program.

This act shall take effect as follows and shall amend the following		
sections:		
Section 1	July 1, 2020	4a-13
Sec. 2	July 1, 2020	4a-16
Sec. 3	July 1, 2020	17b-77(b)
Sec. 4	July 1, 2020	17b-79
Sec. 5	July 1, 2020	17b-93
Sec. 6	July 1, 2020	17b-94
Sec. 7	July 1, 2020	17b-95
Sec. 8	July 1, 2020	17b-224
Sec. 9	July 1, 2020	45a-273(e)

## Statement of Purpose:

To eliminate recovery of public assistance payments from beneficiaries except as required under federal law.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]

LCO No. 2090 **14** of 14