

**COMMONWEALTH OF PENNSYLVANIA
PENNSYLVANIA LABOR RELATIONS BOARD**

IN THE MATTER OF THE EMPLOYES OF :
 : **ACT 88-13-24-E**
FANNETT-METAL SCHOOL DISTRICT :

REPORT AND RECOMMENDATIONS

FACT FINDER: Debra K. Wallet, Esquire

FOR THE EMPLOYER:

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BACKGROUND

Pursuant to Act 88 of 1992 and the Public Employee Relations Act (PERA), the undersigned was appointed by the Pennsylvania Labor Relations Board [hereinafter Board] on April 10, 2013 as the Fact Finder in the impasse between Fannett-Metal Education Association [hereinafter Association] and the Fannett-Metal School District [hereinafter School District].

In accordance with the Board's Order of April 10, 2013, the parties filed with the Fact Finder a written statement of the issues in dispute. The parties agree that there are only four unresolved issues to be addressed by the Fact Finder:

- (1) 12.1 Medical Coverage.
- (2) 12.3 Dental Insurance.
- (3) 13.1 Salary
- (4) 13.5 Extra-Curricular Activities

The Fact Finder understands that by agreement, all previously bargained issues, with the exception of these four unresolved issues, will be incorporated into the new Collective Bargaining Agreement.

A Fact Finding was held at the Fannett-Metal School District High School in Willow Hill, Pennsylvania on May 8, 2013, at which time both Parties were afforded a full opportunity to present testimony, examine and cross-examine witnesses, introduce documentary evidence, and argue orally in support of their respective positions regarding the issues in dispute. Both representatives made professional and courteous presentations to the Fact Finder. The Fact Finder commends the parties for their entirely amicable interactions and compliments them on their attitude toward the other party.

The recommendations which follow constitute the settlement proposal upon which the Parties are now required to act, as directed by statute and Board regulations. Pursuant to statutory authority, this Report will be released to the public if not accepted. A vote to accept the Report does not constitute agreement with or endorsement of the rationale in support of any recommendation, but rather represents only an agreement to resolve all outstanding issues by adopting these recommendations. **The Parties are directed to review the Report and, within ten (10) days of its issuance, notify the Board of their decision to accept or reject the recommendations.**

ISSUES

The Parties agreed that for purposes of this Fact Finding, only four issues¹ are to be decided. The Fact Finder has made recommendations on the following issues:

- (1) 12.1 Medical Coverage.
- (2) 12.3 Dental Insurance.
- (3) 13.1 Salary
- (4) 13.5 Extra-Curricular Activities

¹ The School District has requested a salary schedule for a four-year Agreement. Neither party included "term of the agreement" in their list of proposed issues to be decided by the Fact Finder. The Fact Finder believes that a three-year Agreement has been discussed and that this term has been tacitly accepted by both parties. This Report assumes a three-year Agreement to end at midnight on June 30, 2015 with the same self-renewing language contained in the current Agreement.

OVERVIEW AND BARGAINING HISTORY

The School District is located in Franklin County serving an approximate population of 150,000 individuals. The size and demographics of the population have remained relatively constant over the last two years. There are approximately 560 students in pre-kindergarten through twelfth grade. The current graduating class has 45 students. By comparison to the other Districts in the county, it is small. Comparison districts are Chambersburg, Franklin County Tech Center, Greencastle-Antrim, Shippensburg, Tuscarora, and Waynesboro.

This bargaining unit [hereinafter Unit] consists of 42 “temporary professional employees” and “professional employees” as defined in the Public School Code of the Commonwealth and as approved by the Pennsylvania Labor Relations Board.

A prior collective bargaining agreement covered the period from July 1, 2007 through June 30, 2011. A Memorandum of Understanding dated May 10, 2011 provided for all provisions to remain in full force and effect through June 30, 2012. This Memorandum agreed to a wage freeze for the 2011/12 school year and a freeze on the dollar amounts paid for health insurance. Salaries for sports and activities remained the same. In exchange for these concessions, the School District agreed that it would not furlough any members of the bargaining unit during the 2011-2012 school year.

On January 3, 2012, the Association and the School District began bargaining for a successor agreement. Both parties exchanged proposals on January 31, 2012. There have been a total of eleven bargaining sessions and a mediator has been at the bargaining table since the third bargaining session on February 7, 2012. Although the prior extension expired June 30, 2012, the School District and the Association have continued to work under the terms and conditions of the Memorandum of Understanding.

The parties signed off on twelve tentative agreements but were unable to resolve the four outstanding issues listed above. The Association filed for Fact Finding on April 4, 2013.

For purposes of this Fact Finding, it will be assumed by the Fact Finder that all tentative agreements will be incorporated into any new Collective Bargaining Agreement. Both sides have limited the Fact Finding to four issues.

Please note that the specific recommendations of the Fact Finder made in this report on each issue, although discussed separately, were made only after consideration of all of the resolved and unresolved issues and their total combined impact upon both parties in this dispute. No single recommendation stands in isolation from the total package.

These issues will be addressed in the order in which they were identified. Recommended additions are shown in **Bold**.

FACT-FINDER’S DISCUSSION AND RECOMMENDATIONS

1. 12.1 MEDICAL COVERAGE.

Current Agreement

12.1 Medical Coverage Plan: The District will provide PPO Blue Plan by Highmark. A summary of benefits is included as Exhibit D-1 of [the current Agreement].

- A. For the PPO Blue, the District will pay 100% of the premium for the employee.
- B. The employee requesting dependent coverage will pay four percent (4%) of the difference in the premium between single coverage and the selected dependent coverage for the 2007-08 and 2008-09 contract years. In the 2009-10 and 2010-11 contract years, the employee requesting dependent coverage will pay five percent (5%) of the difference in the premium between single coverage and the selected dependent coverage.
- C. Payment for health care premiums will be divided equally over the pay periods for each year and will begin with the pay closest to but after September 1 of each calendar year.
- D. Any employee who does not accept the coverage herein provided shall not be reimbursed for such unaccepted, unused coverage.
- E. The District will continue throughout the contract term to use best efforts to procure the lowest available rate for identical or better coverage. The District may, at its sole option, increase coverage without increasing cost, by joining a new group, but the District shall not be obligated to continue to provide such increased coverage in the event the cost thereof is in excess of the cost of the coverage required herein.

Association Position

The Association is proposing to make modifications in the current PPO plan design and to increase the premium share to 7% for dependent coverage for 2013/14 and 8% dependent coverage for 2014/15. The changes to the plan design are as follows: increase the deductible to \$500/\$1,000; add a \$10 co-payment for In-Network Diagnostic Services; increase the Emergency Room co-payment to \$75; Add a \$10 co-payment for In-Network Allergy Extracts; Decrease the in-Network Physical, Speech & Occupational Therapy Services co-payment to \$10; Decrease the Generic co-payment to \$5 and increase the formulary/non formulary co-payment to \$35/\$50; alter the Mail Order to 1 times the co-pay and change the retail dosage to 30 days from 31 days.

The Association met with a representative from the Reschini Group, the School District's healthcare consultant, to discuss possible changes to the current healthcare plan design to provide a savings to the School District and still provide a quality healthcare plan to the employees. The proposed changes the Association has proposed are some of those changes the healthcare representative suggested. These changes to the plan design will, according to the Association's calculations, save the School District \$41,718 (1.95% and 1.88% of payroll) per year.

The Association is also proposing to increase the premium share each employee would pay per year. This results in a savings of new money amounting to \$8,679 (.41% of payroll) for 2013/14 and \$5,899 (.27% of payroll) for 2014/15 for a total of \$14,579 (.67% total of payroll). The total three-year savings of new money in plan design changes and premium share increases to the School District is \$98,015 or 4.51% of payroll.

The Association has offered the following analysis of the School District's proposal: Option 1 would cost the Association \$48,998 (1.88% of payroll) in 2013/14; \$34,773 (1.68% of payroll) in 2014/15; \$10,276 (.49% of payroll) in 2015/16 for a four-year total of \$83,517 (4.05% of payroll). Option 2 would cost the Association \$58,110 (2.84% of payroll) in 2013/14; \$70,500 (3.41% of payroll) in 2014/15; \$70,500 (3.37% of payroll) in 2015/16 for a four-year total of \$199,110 (9.62% of payroll). The Association points out that the School District's salary offer is a total of 4.66% for four years which would not even make up for the additional costs of health care.

The Association contends that there are too many unanswered questions for the High Deductible Health Plan [hereinafter HDHP] that constitutes Option 2 of the School District's proposal. The HDHP must continue to meet the IRS regulations and will potentially change during the life of the contract. This will have a negative financial impact on Unit members with no ability to renegotiate the salary provision. With respect to the Health Savings Account [hereinafter HSA], there are also many IRS regulations with too many unanswered questions.

The benefit package cannot be in flux each year. The Association argues that its members need to know what their salary and healthcare costs will be when voting on any proposed Agreement.

No other district in Franklin County has a HDHP with an HSA. Because the salaries are already significantly lower than other Franklin County districts, the benefit package should not also become substandard by comparison to other districts.

School District Position

The School District is proposing two options: 1) keep the current plan and the School District will pay two (2%) of any premium increase and the employee will pay the balance for 2013/14; 2014/15; and 2015/16. 2) convert the health care plan to an HSA with a deductible of \$1,500 per individual /\$3,000 per family. The School District will make an annual payment to the HSA of \$1,000 for each employee.

These proposals are driven by costs and particularly the expected increases in premium costs over the life of the Agreement. Employees in all of the Franklin County comparison districts pay more in premium co-share rates than Fannett-Metal. This is primarily because only Fannett-Metal provides full district pay for single coverage with no co-share at all.

Discussion

Recognizing that health care costs have increased significantly and will likely continue to go up, the Association recognizes that its members will have to increase the amount of money which they contribute to those rising health care premiums. It is commendable that the Association concedes that it must make greater contributions to the rising premiums and the Fact Finder has accepted the Association's offer to make changes to certain portions of the PPO Blue Plan.

The School District is pushing for a high deductible plan coupled with an HSA to which the School District would contribute per employee. The Fact Finder listened to the testimony of Robin W. Hope, Vice President for Educational Services of the Reschini Group, a consultant hired by the School District to advise it on health care options. Ms. Hope represents 130 districts in Pennsylvania. She advises that both the School District and Association will benefit from a HDHP because the maximum out-of-pocket expense will

be capped and contributions by the School District can be rolled over into subsequent years. In exchange, the cost to the School District will be significantly less.

No other comparison district in Franklin County has a HSA. One district has a HDHP but it does not comply with IRS regulations for use of an HSA. The Association has expressed a willingness to pay more toward the current PPO Plan rather than to go to the High Deductible with HSA proposal, which it considers to be very risky for its members.

Although the Fact Finder believes that the current economic situation unquestionably warrants an increase in the monthly premium contribution from Unit employees, the arguments for a high deductible plan with an HSA are not persuasive given the uncertainties of this proposal and the strong opposition by the Association.

Fannett-Metal currently pays \$498.87 per month for each employee for health care. This represents the total cost. The recommendation is that the School District continue to pay the full amount of the "employee only" cost through the life of the three-year Agreement. Currently, nine of the 42 members take single coverage. Exactly half of the 42 members, or 21, take family coverage.

Employees now pay \$33.42 per month for full family coverage. Lesser amounts are paid for two person, parent/child, and parent/children. For example, the current employee contribution toward parent/child is \$20.12 per month. Assuming that these premiums will continue to increase, the recommendation is for the Unit member to pay ten percent (10%) of the difference in the premium between single coverage and the selected dependent coverage for 2013/14 and ten percent (10%) of the difference in the premium between single coverage and the selected dependent coverage for 2014/15. Although this recommendation will cost half of the unit more money (those taking family coverage), and certainly more money than the Association had proposed, this recommendation is designed to assist the School District with payroll costs for health care while maintaining full pay by the School District for single coverage.

Recommended New Agreement

The District will provide a PPO Blue Plan by Highmark. A summary of benefits is included as Exhibit D-1 as amended below.

- A. For the PPO Blue, the District will pay 100% of the premium for the employee.**
- B. The employee requesting dependent coverage will pay the same flat dollar amount as in 2011/12 for 2012/13; ten percent (10%) of the difference in the premium between single coverage and the selected dependent coverage for 2013/14; ten percent (10%) of the difference in the premium between single coverage and the selected dependent coverage for 2014/15.**
- C. Exhibit D-1 will be modified to increase the deductible per benefit period to \$500 individual/\$1,000 family; add a \$10 co-payment for In-Network Diagnostic Services; increase the Emergency Room co-payment to \$75; add a \$10 co-payment for In-Network Allergy Extracts; Decrease the in-Network Physical, Speech & Occupational Therapy Services co-payment to \$10; decrease the Generic co-payment to \$5 and increase the formulary/non formulary co-payment to \$35/\$50; alter the Mail Order to 1 times the co-pay and change the retail dosage to 30 days from 31 days.**
- D. Payment for health care premiums will be divided equally over the pay periods for each year and will begin with the pay closest to but after September 1 of each calendar year.**
- E. Any employee who does not accept the coverage herein provided shall not be reimbursed for such unaccepted, unused coverage.**

The District will continue throughout the contract term to use best efforts to procure the lowest available rate for identical or better coverage. The District may, at its sole option, increase coverage without increasing cost, by joining a new group, but the District shall not be obligated to continue to provide such increased coverage in the event the cost thereof is in excess of the cost of the coverage required herein.

2. 12.3 DENTAL INSURANCE

Current Agreement

12.3 Dental Insurance: Dental insurance shall be provided by a company acceptable to both parties and shall remain as in previous contracts for the duration of this agreement. The District will pay up to the following maximum amounts towards employee

and family dental insurance: fifty dollars (\$50) per month for the 2007-08 contract year; \$55 per month for the 2008-09 contract year; \$60 per month for the 2009-10 contract year; \$65 per month for the 2010-11 contract year.

Association Position

The Association is proposing to increase the maximum amount the School District pays per month towards employee and family dental insurance. For 2012/13 it proposed to maintain the \$65/month per employee. For 2013/14, it wants an increase to \$75/month per employee and for 2014/15 an increase to \$80/month per employee.

School District Position

The School District is opposed to any changes to the dental coverage.

Discussion

The current maximum cost the School District pays per employee for the dental insurance premium is \$65/month. With the exception of Waynesboro, all other locals in Franklin County have 100% employer paid dental insurance.

No hard evidence of premium rates has been presented, but it is likely that an increase will occur. However, in the absence of hard evidence of rate increases, it is difficult to assess a higher payment by the School District in the earlier years of the contract.

In line with the effort to keep costs for the School District at a minimum but without causing the feared potential of “teacher migration” because of a significant difference in benefits in neighboring districts, some minimal increase in the last year of the contract is recommended. This minimal increase per month for insurance in the last year is designed to offset likely increases to the premium. If the insurance contribution increases to \$75/month per employee for 2014/15, this will represent a total dollar increase for the entire bargaining unit of \$5,040 (42 employees x \$10 x 12 months) for the year. This is a minimal cost to the School District to keep the dental benefits more equivalent to neighboring districts.

The requested increase in School District contributions in the earlier two years has been rejected in view of other recommendations in salary and in those health care benefits other than dental.

Recommended New Agreement

Dental insurance shall be provided by a company acceptable to both parties and shall remain as in previous contracts for the duration of this agreement. The District will pay up to the following maximum amounts towards employee and family dental insurance: Sixty-five (\$65) per month for 2012/13 (no change); sixty-five dollars (\$65) per month for 2013/14 (no change); and seventy-five dollars (\$75) per month (up \$10) for 2014/15.

3. 13.1 SALARY

Current Agreement

13.1 *Wage Scale:* Teachers shall be paid pursuant to the wage schedule annexed hereto as Exhibit A.

[The current pay schedule is a fourteen step salary schedule with columns for Bachelors Degree, Bachelors plus dual certification, Masters, and Masters plus dual certification. Teachers move one step per year until reaching the maximum step. The starting salary is \$38,532 and the highest salary for a Masters Degree plus dual certification is \$58,240 at Step 14.]

Association Position

The Association is proposing salary increases of 1.25% plus increment for 2012/13; 1.50% plus increment for 2013/14; and 1.75% plus increment for 2014/15.

According to the Association, the parties agreed in the previous contract negotiations to compact the salary schedule from 19 to 14 steps. By eliminating step movement, bargaining unit members will be denied the opportunity to earn the top salary identified on the salary schedule.

When the parties entered into negotiations in January 2011, the School District asked the Association to take a wage freeze (no step movement and no increase to the schedule) for one year to assist the School District with budget decreases created at the state level in Governor Corbett’s education budget. The Association, in agreeing to take the wage freeze, indicated it would do so in good faith and expected the School District to come back to negotiations in 2012 with a fair salary proposal. Instead, the School District’s

original proposal was a decrease in salary followed by a wage freeze and then a 2.5% increase. While the School District, at the last negotiation meeting, increased its salary offer, it is still significantly less than other districts have received and will not even provide step movement. The Association agreed to no step movement in 2011/12 when the School District asked for help, but it is not fair that the School District again wants thirty-four of the forty-two bargaining unit members to forego step movement for another four years.

The Association argues that it is not fair that the School District expects the Association to continue to shoulder budget shortfalls. Six teacher furloughs for 2012/13 have caused an increase in the workload of bargaining unit members with larger class sizes and dividing the daily duties among the remaining forty-two members. Fannett-Metal School District is already “last of the last” when looking at salary comparisons. It cannot continue to drop even lower if this district is going to continue to offer a quality educational program to the children in Fannett-Metal. The School District will not be able to attract and maintain quality staff if the salary and benefit package is too substandard.

School District Position

The School District is proposing no step movement and across-the-board raises of \$750 for 2012/13; \$500 for 2013/14; \$500 for 2014/15; and \$500 for 2015/16. It has argued that the budget and the tax base will not permit larger increases. It has already undertaken cost-cutting efforts. The school buildings require maintenance which cannot be done and the budget has required the furlough of six individuals. The value of 1 mill in the School District is the lowest of the comparison districts at \$42,959. By comparison, the value of the highest is at Chambersburg at \$675,000 per mill.

Discussion

Both parties have presented documentation in support of their respective salary requests. The Fact Finder has carefully considered every page as well as the testimony of each witness. While it is true that the Association has gone without any increase for more than one year, the current economic climate and the financial conditions of the School District are not favorable for significant salary increases.

With respect to the School District’s proposal of eliminating step movement, the Fact Finder is not convinced that no step movement is in the interest of either the School District or the Association. Step movement is the reward for longevity. It is certainly in the interest of the School District to maintain quality, experienced teachers. Eight of the 42 members are already at Step 14 and will realize no step increase. Most of the Unit (22 or 23 members, depending on the source) is at Steps 1 through 5. These entry level members are in need of the continuation of the annual increments to remain somewhat competitive with neighboring districts.

It is imperative that Fannett-Metal School District be as competitive as possible with its salary and benefit package if it is going to attract and maintain quality teachers. All of the other Franklin County districts have salary schedules with 14 steps or fewer. While unable to pay the same salary amounts as the surrounding districts, at least Fannett-Metal has a 14-step schedule to help bargaining unit members maximize their career earnings. Consequently, step increases on an annual basis will be awarded.

The issue of across-the-board raises is, as always, more troublesome. On the one hand, the School District has presented evidence that its financial situation is not good. It has been forced to examine its personnel costs carefully and six employees have been furloughed. In reviewing the tax base, the economic characteristics of those supporting the School District are on the lower end of the economic spectrum. The value of a mill of tax is much lower than the comparison Franklin County districts. More than 50% of the families in this School District earn between \$25,000 and \$75,000 per year. Approximately 18% earn under \$25,000.

However, the administration has received salary increases, and no changes to healthcare, the cost per individual of which is significantly greater for the 2012/13 year than what is being offered to the Association. Admittedly, the number of administrators is much smaller. The largest component of personnel costs is retirement and those costs are determined by salary. The School District has no current building projects and the 59-year-old high school needs maintenance which will unquestionably be costly for the School District. The capital reserve for these projects is under \$500,000.

In support of its position, the Association has presented convincing evidence that salaries at Fannett-Metal are the lowest in Franklin County and among the lowest in the state. The School District has ended each of its last four fiscal years with a better operating position than projected by its budget and the School District has not been raising millage rates. The Association argues that the potential tax impact of its requests will be minimal and that the School District can pay for the Association’s proposal within the current budget.

Bargaining unit salary-related costs are just less than 1/3 of all School District spending in base year 2011/12. Because of the small size of the bargaining unit (42 employees), the Association has shown that the total bargaining unit-related salary costs under the Association’s proposal are only \$165,000 more than the School Board’s salary proposal. This is a fraction of the \$6.6 million budget.

Currently, salaries range from \$38,532 at step 1 with a bachelor's degree to \$58,240 at step 14 for a master's plus dual certification. The average salary at present is \$47,254. Over the course of the last Agreement the steps were compacted from 19 down to 14. The effect of this is that longer-term employees have been frozen at the top of the pay steps and would receive very minimal increases based upon the School District's proposal. On the other hand, percentage increases spread out the salary steps in such a way that the higher paid Unit members receive more dollars and the lower paid teachers receive fewer dollars. The Fact Finder is concerned that the entry level pay is not competitive with neighboring districts. Currently, those entry level salaries are nearly \$6,000 less than the average Franklin County starting salary.

Because the step increases have been granted, the recommendation is for a flat rate increase to apply equally to all of those individuals across the steps. Total salary increases of less than that requested by the Association but slightly more than that proposed by the School District appear to be in order. More will be given in the first two years of the Agreement to make up, in part, for the one-year wage freeze and to offset slightly those expected increases in health care premiums.

In the first year of the Agreement, the total scheduled personnel cost will rise from \$1,995,124 to \$2,026,624 for a total increase of \$31,500. Starting salaries will rise from \$38,532 to \$40,532 over the life of the three-year Agreement. Maximum salaries will rise from \$58,240 to \$60,240 over the life of the Agreement. This is less than the \$40,751 and \$60,459 respectively requested by the Association. The Association is also being asked to contribute more to health benefits.

Recommended New Agreement

Teachers shall be paid pursuant to the wage schedule annexed hereto as Exhibit A. Salary increases for 2012/13 – \$750 plus increment; 2013/14 – \$750 plus increment; 2014/15 – \$500 plus increment.

4. 13.5 EXTRA-CURRICULAR ACTIVITIES

Current Agreement

13.5 *Extra-Curricular Activities*: Teachers engaged in certain extra-curricular activities shall be paid for the years 2007-2011 as annexed hereto as Exhibits B and C [of the current agreement].

Association Position

The Association is proposing to increase the salary for these activities at the same percent as the professional salary schedule. Those increases are 2012/13 – 1.25%; 2013/14 – 1.50%; 2014/15 – 1.75%. It argues that these positions took a salary freeze for the 2011/12 school year and that the increases proposed by the Association are minimal. The rate paid is very low for the amount of time and responsibilities required of the staff person.

The contract should contain all salary issues. Therefore, the positions and salary should remain in the contract. Identifying the salary for the extra-curricular positions helps assure fairness for the employees taking such positions.

All of the other districts in Franklin County have the extra-curricular activities (sports and clubs) included in their contract.

School District Position

The School District is proposing to remove the extra-curricular activities from the contract. This will allow the School District maximum flexibility in eliminating certain activities or in reducing the pay for those who provide extra-curricular services.

Discussion

The Fact Finder finds persuasive that payment for extra-curricular activities should remain in the contract. The evidence presented is that all other districts in Franklin County have contracts which include payment for extra-curricular activities such as sports and clubs. It seems most fair for Unit members to understand what they will be paid for undertaking these duties and it should be important for the School District to have a reasonable expectation of the total cost of providing these activities.

The Superintendent testified that it may be necessary to eliminate some, if not all, of these activities. Junior High sports were eliminated entirely in school year 2011/12 to save money. After this elimination, the community stepped up to create a "Friends of Fannett-Metal Athletics" and these Friends paid the junior high coaches, entirely outside of the budget.

If it is necessary to eliminate certain activities, it should be in the School District's best interest to understand the costs up front rather than to negotiate individual contracts (presumably at varying rates) with individual Unit members to perform these activities.

Association members agree to take on these extra-curricular duties, not for the additional pay, but because of their dedication to students. The extra-curricular payments do not begin to compensate for the time required. These payments have been increased over the three years of the prior Agreement and were frozen based upon the Memorandum.

Nevertheless, in consideration of the School District's financial situation and understanding that modest salary increases have been granted to all Unit members, no increase in pay for any of these extra-curricular positions is recommended at this time.

Recommended New Agreement

Teachers engaged in certain extra-curricular activities shall be paid for the years 2012-2015 as annexed hereto as Exhibits B and C. [No change in these amounts is recommended and no exhibits have been redone].

ALL OTHER MATTERS

Any agreements mutually made prior to the commencement of the Fact Finding that are not specifically addressed in this Report are recommended to be included in the new Agreement.

Date: May 20, 2013
Camp Hill, Pennsylvania

Debra K. Wallet
Debra K. Wallet, Esq.
Fact Finder