## BUSINESS, HOSPITALITY, ENGINEERING, and TECHNOLOGY (BHET) DIVISION COURSE SYLLABUS

**Instructor**: David C. Smith, Esq. Office Location: Virtual Campus **Office Hours**: by Email at anytime; and by Telephone Appointment

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SUBJ & NUM: BUSI-201 Course Title: Business Law I Term & Year: Summer II, 2015

Credit Hours: 3:3:0

CRN: 1329

Class Meeting Time(s) – on D2L \*All Emails will be answered within 2 business days (as per AP 772)\*

## **Catalog Description:**

Discusses the enforcement of legal rights and agencies. This course covers the history and development of Anglo-American law, criminal and tort law as applied to business, contracts, and sales. This course also addresses the application of Article 2 of the Uniform Commercial Code (UCC) as it applies to the sale of goods.

Prerequisite Course(s): None

Corequisites: Other: Eligibility for enrollment into ENGL 003 as required by the **College Testing and Placement program.** 

Text(s) Required: Fundamentals of Business Law, 9e, Summarized Cases, Chapters 1 - 15, by Miller, Roger, L.; South-Western / Centage Learning (2012). ISBN-13: 978-1-285-21640-9.

Texts(s) Supplemental (Optional, but Instructor recommended): Study Guide, Fundamentals of Business Law, Summarized Cases, Ninth Edition.

\*There are no special access codes or computer disks required for this course.

<u>Learning Outcomes</u> :
Upon successful completion of the course the student will be able to:
☐ Define the Uniform Commercial Code as it applies to the sales of goods
☐ List and define five major sources of American business law
☐ State how the Constitution relates to business activities
☐ List and define the four requirements of a valid contract
☐ Compare and contrast the functions of supreme, appellate, and trial courts
☐ Recognize the importance of the court's jurisdiction
☐ List and define the stages of a lawsuit
☐ Describe the dfference between ethics and law
Explain the concept of judicial review

$\square$ Define the nature and forms of intentional torts against persons, property, and <b>negligence</b>
☐ Classify types of intellectual property
☐ Define the difference between civil law and criminal law (public and private)
List and define the dements of a crime
☐ Define the differences between void, voidable, and unenforceable contracts
List two possible defenses to the enforcement of a contract
List each branch of the US government and describe their respective powers
List the five ypes of enforceable written contracts under the UCC
☐ List the three ways to discharge a contract through conditions of performance
☐ Define consideration and its importance in contracts
☐ Define two exceptions to the rule of privity
List the three requirements of an offer
☐ Define the difference between executory and executed contracts
List the three ways an offer may be terminated
List the four ways an offer may be terminated by operation of law
☐ Define when genuineness of assent may be lacking
☐ Compare and contrast compensatory and consequential damages

## <u>Planned Sequence of Instruction</u>:

Sources of business law and the global legal environment

Court and procedures

Ethics and social responsibility

Business torts, intellectual property, and cyber law

Criminal law

Contracts - Nature and Classification

Contracts – Agreement and Consideration

Contracts – Assent and Form

Contracts – Third Party Rights and Discharge

Contracts - Breach and Remedies

Sales – The formation of sales and lease contracts

Sales – Title and risk of loss

Sales – Performance and of sales and lease contracts

## **Assessments of Student Learning:**

Assessment of student learning outcomes for the course, as required by AP 765, is part of regular curriculum maintenance and/or improvement. The specific plan has been determined by the pertinent faculty involved and is kept on file in the division office.

Pre and post objective/subjective tests.

## **Course Goals / Objectives:**

- 1. To gain a basic understanding of business law for application to both to both your chosen career field and to your personal life as a "consumer."
- 2. To prepare for professional examinations, such as those for Certified Public Accountant, Certified Paralegal, Realtor, Insurance Agent, and the like.
- 3. To learn and practice "preventive" legal strategies in order to avoid future legal difficulties.
- 4. To learn to resolve everyday legal conflicts within the workplace without resorting to civil litigation, but also to recognize those circumstances where the services of an attorney should be retained.
- 5. To learn how to create valid contracts and to reduce the frequency of contract disputes.
- 6. To gain a basic understanding of the U. S. legal system, including various court systems and forums for alternative dispute resolution (ADR) such as private arbitration.
- 7. To understand the relationship between government regulation of business and common business practices.
- 8. To acquire a basic understanding of core business law principles that will be expanded upon in Business Law II (BUSI-202).

## Attendance and Withdrawal Policy: BHET Division Attendance Policy

The faculty of the Business, Hospitality, Engineering and technologies Division are concerned with the total education of the individual and his/her future opportunities in business careers. Conceptual knowledge, skill, and proficiency are essential for successful business employment and effective citizenship. Equally important are the qualities of dependability and responsibility. Unless otherwise advised by the Instructor, students should treat their BHET Division classes as they would treat a career-oriented job they wanted to keep. Adhering to this philosophy, students are expected to participate in all weekly discussions and are responsible to properly complete and submit all class-related work, assignments, case problems, quizzes, and examinations.

The determination of the attendance policy for each course is the prerogative of the Instructor, as stated in the written course syllabus, subject to the approval of the Division Administrator. The attendance policy for this course is set forth next below.

**Excused Absence** - An absence which results in a missed course deadline for reasons that were: (a) beyond the student's control to prevent; and (b) significant enough to prohibit timely completion of a particular course obligation. Additionally, for the missed deadline to be excused, the student must contact the Instructor **prior to** the deadline for submitting the course obligation.

**Unexcused Absence** – An absence resulting in a missed course deadline for reasons that were: (a) within the student's control to prevent; and (b) not significant enough to excuse the missed deadline even if uncontrollable. **All missed course deadlines will be considered Unexcused, if the student fails to contact the Instructor about the absence within a reasonable period of time.** 

## **Student Responsibilities:**

- 1. Students are subject to **Administrative Procedure 661** (see addendum), which provides that an Instructor may reduce course grades after the student has unexcused absences resulting in missed deadlines exceeding 10% of the total deadlines established for submitting written course obligations.
- 2. The student is responsible for **all** class work, assignments, assessments, quizzes and exams. In the event of **Excused Absence**, the Instructor will provide the student with a limited opportunity to make up the missed work, if feasible. It is the student's responsibility to contact the Instructor regarding any missed work / course deadline. The Instructor may require the student to furnish documentation substantiating that an absence should be considered excused.
- 3. The student is solely responsible for completing all written course obligations in a timely manner.
- 4. Instructors have the right to recommend to the Division Administrator that a student be dropped from the course for excessive (excused and/or unexcused) absences that preclude the possibility of passing the class, whereupon the student will be given a grade of "F" (failure) or "W" (withdrawn) as appropriate. Excessive absence occurs when the student has missed 15% (or more) of the total deadlines established for submitting written course obligations.

The college is required by law to make attendance reports to the relevant agencies of students who are funded by veteran's benefits, social security benefits, and various other federal, state, or private loan, grant, or scholarship programs. Students in programs that are accredited / approved by "external agencies" must observe any special attendance policies established by the external agencies and contained in this written course syllabus.

## Withdrawal Procedure:

## 1. <u>Drop / Withdrawal</u>:

If a student finds that he/she can no longer meet course obligations in a timely manner, do not just "disappear." Get in touch with the Instructor for assistance in properly processing a course drop / withdrawal form. BHET Division policy shall apply to all students who stop attending classes and/or turning in written course obligations in a timely manner. Students who "disappear" will receive a failing grade for the course.

## 2. Refund Policy:

Students who withdraw during the <u>refund period</u> (typically the first three weeks of the semester) will receive <u>no grade</u>. After the third week of the semester and up until the midpoint of the semester, typically, students may withdraw from the course and receive a grade of **W** (Withdrawal). However, in order to receive the **W** grade, the student must have attended class, submitted written course assignments, taken quizzes and tests, and not violated any issues that relate to academic honesty. After the midpoint of the semester and until the last day of class, students who withdraw will receive a **W** grade if their class grade average is 60 % (or higher) or an **F** (failing) grade if their class grade average is below 60 %. Withdrawal forms will not be processed after the Monday BEFORE last day of class.

## 3. Refund Dates:

See HACC Website

## Make-Up Policy:

There will be **no make-ups** for "**unexcused**" absences; a grade of "**0**" (zero) will be assigned. If a student misses a course deadline due to an "**excused**" absence, a discussion or case problem deadline will be extended by the Instructor for a period of one **(1) week** from the original due date.

If a student misses a <u>quiz or examination</u>, the Instructor may opt to permit the student to complete the original assessment or, <u>at the Instructor's sole discretion</u>, may provide the student with an alternate essay exam. All quiz and exam make-ups shall be arranged by the student with the Instructor ASAP, however, <u>in no event shall the deadline for completing the make-up quiz or exam be extended beyond one (1) week from the original due date – exigent circumstances excepted.</u>

<u>Academic Honesty Policy</u>: H.A.C.C. students are expected to be honest, truthful and forthright in all academic endeavors. Each student should dedicate his/her own effort to this course and should take pride in an honest and professional approach to his/her academic career.

# The following are considered forms of Academic Dishonesty and will NOT be tolerated!

Academic dishonesty is defined as an intentional act of deception in which a student seeks to claim credit for the work or effort of another person, or uses unauthorized material or fabricated information in any academic work. It includes, but is not limited to:

- **A.** <u>Cheating</u> giving or receiving answers on assigned material, using materials or aids forbidden by the instructor, unauthorized possession of examinations, or any other intentional use or attempted use of unauthorized materials, information, or study aid.
- **B.** <u>Plagiarism</u> the offering of someone else's work, words, or idea as one's own or using material from another source without acknowledgement.
- **C.** Interference interfering without permission with the work of another student either by obtaining, changing or destroying the work of another student.
- **D.** <u>Buying or selling</u> of term papers, homework, examinations, laboratory assignments, computer programs, etc.
- **E.** <u>Falsifying</u> of one's own or another's academic records, or falsifying of admissions, registration, or other related college materials.
- **F.** Knowingly assisting someone who engages in A-E above.

<u>Penalties</u>: Any student who is caught engaging in any form of academic dishonesty (or any other activity enumerated in College Regulation 594) may be dismissed from the course with a failing (F) grade (or a "0") for academic dishonesty pertaining to <u>any graded course obligation</u>, at the sole discretion of the Instructor. All incidents of academic dishonesty will be reported to the Dean of the BHET Division.

## **Methods of Instruction:**

#### Threaded Discussions:

There will be a weekly (threaded) discussion based upon the assigned readings. Each student is required to post **(at a minimum)** one <u>original reply</u> to the discussion question presented, which answers the question in full, and must <u>substantively respond to at least two other students posts</u> on or before the stated deadline.

## Assignments / Case Problems:

### **Assessment Tools / Methods of Assessment:**

In addition to threaded discussions and assignments / case problems, there will also be Unit Quizzes, a Mid-Term Examination, and a Final Examination.

## **Grading System:**

90 % and above of all <u>available</u> points - A 80% - 89.99 % of all <u>available</u> points - B 70% - 79.99 % of all <u>available</u> points - C 60% - 69.99 % of all <u>available</u> points - D Below 60 % of all available points - F

## **Grading / Point Scale:**

Discussions:(10 x 10 available points)100 available pointsCase Problems / Assignments:(4 x 25 available points)100 available pointsUnit Quizzes:(3 x 33.333 available points)100 available pointsMid-Term Examination:100 available pointsFinal Examination:100 available pointsTotal:500 available points

## **Grading Standards:**

Online Program Grade Summary		
Grade Threaded discussions		
0.000		
A	Contributions are prompt, timely, relevant, self-initiated; remarks are posted freely on all assignments throughout the course; there is no attempt to dominate conversation.	
В	Student generally keeps up with the discussion; needs an occasional prompting to contribute; might participate in some discussions more than others.	
С	Participation is spotty; picks and chooses topics to get involved in; offers short, perfunctory postings when prompted; takes limited initiative.	
D or F	Student rarely participates freely; makes short, irrelevant remarks	
Grade	Assignments / Case Problems	
A	Demonstrates excellence in grasping key concepts; critiques the work of others; provides ample evidence of support for opinions; readily offers new interpretations of discussion material.	
В	Shows evidence of understanding most of the major concepts; is able to agree or disagree when prompted; is skilled in basic level of support for opinions; offers an occasional divergent viewpoint.	
С	Has mostly shallow grasp of the material; rarely takes a stand on issues; offers inadequate levels of support.	
D or F	Shows no significant understanding of material.	
Grade	Mid-Term and Final Exams	
A	Demonstrates a clearly superb understanding of the material.	
	Responses are clear and to the point. Answers are well organized and presented.	
В	Evidences a high level of understanding of the material.  Responses could be clearer and more to the point. Most but not all material is well organized and presented.	
С	Shows a basic level of understanding of the material asked for. Responses in general need to be clearer and/or more to the point. Material is difficult to follow and could benefit from re-organization.	
D or F	Sloppy and/or inadequate responses to the material requested.  Responses do not convince the instructor that the material is mastered at any substantive level.	

#### STUDENTS IN NEED OF ACCOMMODATIONS:

Students with disabilities who are in need of accommodations should contact the campus disability coordinator listed below. Coordinators for each campus are listed here: <a href="http://www.hacc.edu/StudentServices/DisabilityServices/Contact-Us.cfm">http://www.hacc.edu/StudentServices/DisabilityServices/Contact-Us.cfm</a>

## **PHRC Syllabus Requirement**

#### **EEOC POLICY 005:**

It is the policy of Harrisburg Area Community College, in full accordance with the law, not to discriminate in employment, student admissions, and student services on the basis of race, color, religion, age, political affiliation or belief, gender, national origin, ancestry, disability, place of birth, General Education Development Certification (GED), marital status, sexual orientation, gender identity or expression, veteran status, genetic history/information, or any legally protected classification. HACC recognizes its responsibility to promote the principles of equal opportunity for employment, student admissions, and student services taking active steps to recruit minorities and women.

The Pennsylvania Human Relations Act ("PHRAct') prohibits discrimination against prospective and current students because of race, color, sex, religious creed, ancestry, national origin, handicap or disability, record of a handicap or disability, perceived handicap or disability, relationship or association with an individual with a handicap or disability, use of a guide or support animal, and/or handling or training of support or guide animals.

The Pennsylvania Fair Educational Opportunities Act ("PFEOAct") prohibits discrimination against prospective and current students because of race, religion, color, ancestry, national origin, sex, handicap or disability, record of a handicap or disability, perceived handicap or disability, and a relationship or association with an individual with a handicap or disability.

Information about these laws may be obtained by visiting the Pennsylvania Human Relations Commission website at www.phrc.state.pa.us.

### **HACC—Lebanon Campus and Virtual Learning**

Deborah Bybee Coordinator, Disability Services 104R 735 Cumberland Street Lebanon, PA 17042

Phone: 717-270-6333 Email: dabybee@hacc.edu

## **Academic Calendar**

The Summer I (2015) Semester <u>begins</u> on <u>July 6, 2015</u>, and <u>ends</u> on <u>August 13, 2015</u>. Note: The Final Exam in this Class Ends on <u>August 13, 2015</u>.

This course is divided into twelve (12) Learning Modules. Modules 1-5 and 7-11 are substantive learning modules. Module 6 is the Midterm Exam; and Module 12 is the Final Exam.

<u>SEE</u> the Unit <u>Learning Modules</u> within the course shell. <u>All</u> unit requirements (and corresponding due dates) are therein set forth; shall be deemed "controlling"; and are incorporated by reference herein.

## Syllabus Addendum: See attached

**AP 594 - Academic Dishonesty** 

AP 661 - Student Attendance

**AP 667 - Grades W, I, Y** 

## ADMINISTRATIVE PROCEDURE 594 ACADEMIC DISHONESTY

#### I. PURPOSE

The purpose of this Administrative Procedure provides a consistent definition of academic dishonesty, describes a process for dealing with dishonesty, and establishes a consistent set of disciplinary actions which may be imposed for such misconduct. Statements defining academic dishonesty will be available online.

(College Policy 594, Academic Dishonesty)

#### II. DEFINITIONS

Academic dishonesty is defined as an intentional act of deception in which a student seeks to claim credit for the work or effort of another person, or uses unauthorized material or fabricated information in any academic work. It includes, but is not limited to:

- **A.** Cheating giving or receiving answers on assigned material, using materials or aids forbidden by the instructor, unauthorized possession of examinations, or any other intentional use or attempted use of unauthorized materials, information, or study aid.
- **B.** Plagiarism the offering of someone else's work, words, or idea as one's own or using material from another source without acknowledgement.
- **C.** Interference interfering without permission with the work of another student either by obtaining, changing or destroying the work of another student.
- **D.** Buying or selling of term papers, homework, examinations, laboratory assignments, computer programs, etc.
- **E.** Falsifying of one's own or another's academic records, or falsifying of admissions, registration, or other related college materials.
- **F.** Knowingly assisting someone who engages in A-E above.

#### III. PROCEDURES

- A. A statement shall be included in each course syllabus regarding academic dishonesty and the disciplinary actions that can result. Penalties for students found to have committed academic dishonesty include but may not be limited to the following:
  - 1. Faculty may impose the following disciplinary actions within the context of a course.
    - a. lowering of a grade or failure for a particular assignment,
    - b. lowering of a grade in the course,
    - c. failure and/or dismissal from the course.
  - 2. The faculty member may recommend to the campus academic dean more serious measures be imposed within the context of the College. The academic dean may impose more serious measures upon the recommendation of the faculty member based on his or her own evaluation, including disciplinary probation, which may

- include a limitation on credits, mandatory repeat of a course, or suspension from a curriculum.
- 3. The campus academic dean may recommend to the Chief Academic Officer (CAO) that the student be suspended from the College.
- 4. The CAO may suspend the student from the College for a period of one semester or more.
- B. When the lowering of a grade or failure for a particular assignment is to be imposed, faculty are to indicate to the student the disciplinary action to be imposed within the context of the course. The faculty member may choose to document and/or report the incident. For incidents resulting in the disciplinary action of the lowering of a grade in the course or a failure and/or dismissal from the course, faculty must report the incident to his or her campus academic dean within 5 business days upon discovery of the dishonest act.
- C. An incident brought to the academic dean by a student shall be governed by the procedures in AP 663, Appeal of Academic Decisions.
- D. When a faculty member reports an incident of academic dishonesty to his/her academic dean, that dean shall document the incident within five business days and send a letter to the student and faculty member and CAO, outlining the disciplinary action and explaining the option to appeal this action as outlined in AP 663, Appeal of Academic Decisions.

MEK/EVB - 01/17/02 RRY/EVB - 12/17/09

#### **ADMINISTRATIVE PROCEDURE 661**

#### STUDENT ATTENDANCE

#### I. PURPOSE

Provides procedures for faculty to administer College-approved attendance policies for lecture courses and laboratories. (College Policy 661).

#### II. DEFINITIONS

<u>Excused absence</u> – An absence that occurred for reasons that were: a) beyond the student's control to prevent, <u>and</u> b) significant enough to reasonably prohibit attendance in class. Unexcused absence – an absence that is not excused.

#### III. PROCEDURES

**A**. The College is required by law to make attendance reports to the relevant agencies of students who are funded by veterans' benefits, social security payments, and various other federal, state, or private scholarship programs. Students in programs that are accredited/approved by external agencies must observe these special attendance policies delineated by the external agencies and contained in the printed course syllabus.

Students who receive all "F" grades or a combination of all "F" and "W" grades for a term will have their aid eligibility recalculated at the end of the term. When this occurs, students may owe money on their account even if the term is over. Refer to AP 513, Financial Aid Satisfactory Academic Progress (FASAP) and Appeals Policy, for more details. Faculty will maintain accurate attendance records that indicate the last date attended for students receiving "W" or "F" grades who did not complete the course.

- **B.** The determination of what constitutes an excused versus an unexcused absence shall be made by the instructor.
- **C.** An instructor may require a student to furnish documentation substantiating that an absence should be considered "excused" if absences become excessive or occur at questionable times (for example, on the day of an exam).
- **D.** Instructors may reduce course grades after unexcused absences exceed 10% of the total class hours that will take place throughout the semester.
- **E.** Instructors may drop a student from a class with the concurrence of the division/campus administrator when unexcused absences exceed 15% of the total class hours that will take place throughout the semester and when the excessive absences preclude the possibility of the student attaining the stated learning outcomes for the course.
- **F.** Individual course attendance policies shall be consistent with this procedure. Instructors must include in their written course syllabus a statement defining specific attendance policies for their individual courses. The printed course syllabus containing the attendance policy should be distributed during the first day of class. Under unusual circumstances, the syllabus may be distributed after the first day of class, but in no event shall it be distributed later than the first week of class. (See AP 766, Course Syllabi)

- **G.** Students are expected to attend all scheduled classes/laboratories and are responsible for all class work and assignments.
- **H.** The College expects that instructors provide absent students with the chance to make up work, if feasible, when an absence has been excused.
- **I.** Students are subject to procedures and requirements approved under this administrative procedure, which will be printed in the Student Handbook.
- **J.** Division or discipline faculty groups may develop attendance policies or guidelines for faculty in their respective group. Such policies shall be consistent with AP 661.

LEG/EVB - 4/19/01 RRY/EVB - 5/19/05

## **ADMINISTRATIVE PROCEDURE 667**

#### GRADES W, I, Y

#### I. PURPOSE

Delineates the College's procedures in awarding grades of W, I, Y.

#### II. DEFINITIONS

- A. "W" Grade may be awarded to students who have withdrawn or have been withdrawn from a course after the refund period and through the last class meeting of the course. For classes that do not meet in the last two weeks of the term, a 'W' grade may be awarded to students who withdraw or have been withdrawn from a course after the refund period and at least three business days prior to the close of the last day of regular instruction as determined by the college.
- B. "<u>I" Grade</u> may be awarded by the approving faculty member to students who, because of extenuating circumstances, request additional time beyond the term to complete coursework.
- C. "Y" Grade (N/A omitted) \*\*\*

#### III. PROCEDURES

- A. Awarding W Grades:
  - 1. The Director of Student Records shall be responsible for administering the W grade procedures.
  - 2. For student-initiated withdrawals students are responsible for obtaining signature of instructor and submitting the withdraw form to the Registration Office for processing.
  - 3 Instructors may withdraw a student without a student request due to excessive absences according to AP 661, Student Attendance. A grade of W or F will be assigned.
  - 4. No grade will be recorded for students who withdraw during the refund period.
  - 5. A W grade will be granted by the instructor upon request of the student from the end of the refund period until the midpoint of the course as defined in the College calendar. The student must be attending class in a manner consistent with the instructor's attendance policy, have completed the required graded material, and have not been dishonest in completing the work in order to be eligible for the W grade.
  - 6. From the midpoint of the course through the last class meeting of the course, the student will receive a grade of W or F, depending upon the instructor's assessment of the student's performance, which may take into account extenuating circumstances. For classes that do not meet in the last two weeks of the term, this timeline will be from the midpoint of the course to at least three business days prior to the close of the last day of regular instruction as determined by the college.
  - 7. Students who receive the grade of W in more than 50% of their credit hours after having attempted more than 30 credit hours will not be allowed to attend classes at the College until they receive approval pursuant to Administrative Procedure 638, Student Probation, Suspension and Reinstatement.

#### B. Awarding I Grades:

- 1. Each academic division shall be responsible for implementing the College's I grade procedures.
- 2. If the student does not complete the requirements of the course and wants additional time to do so, he/she must request an I grade. The instructor may or may not choose to assign the I grade. If the instructor chooses to assign the I grade, then the following procedure may be followed:
  - a. The instructor and student will create a contract listing the assignments that need to be completed in order to fulfill the course requirements as well as the timeline for completion.
  - b. Both the instructor and student must agree to the contract in writing.
  - c. Both parties will keep a copy of the contract.
- 3. Students receiving an I grade must complete the course work within a period of no more than 8 weeks of the ensuing regular fall or spring term as prescribed in the contract.
- 4. Students who do not complete the I grade within the allotted time period will have their grade changed to IF. This grade will be computed as an F grade in calculating the grade point average.
- 5. Once the student has completed the course requirements within the specified period of time, the instructor shall submit a Change of Grade form to the division/campus academic administrator, who will approve and forward the form to the Records Office for processing. The earned grade will replace the I grade.
- 6. Extensions of the I grade.
  - a. The student who receives an I grade at the end of a given term may request that the instructor grant an additional extension beyond the eight week limit.
  - b. The instructor has the option to deny or approve the extension with the concurrence of the division administrator. This approval, however, must be for a specific period of time. If an extension is approved, the division administrator will inform the Director of Student Records. It is the responsibility of the instructor to inform the student.
- C. Awarding Y Grades (N/A omitted) \*\*\*
- D. Students will be made aware that the assignment of a W, I, or Y grade may adversely affect the award of financial aid, veteran's benefits, health insurance coverage, immigration status, and/or other benefits.

MEK/EVB - 10/19/00 AJ/EVB - 11/18/04 RRYEVB - 10/19/06 RRY/WAB/EVB - 12/18/08