

## Compressed Transcript of the Testimony of FRED BEANS, 5/11/11

Case: Santai v. Fred Beans Ford, Inc., et al.

Summit Court Reporting, Inc. Phone: 215.985.2400

Fax: 215.985.2420

Email: depo@summitreporting.com Internet: www.summitreporting.com

			1		-
			***************************************		Page 3
	IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA		1	ــــــــــــــــــــــــــــــــــــــ	
			2	INDEX	
			3		
	CHERIE SANTAI, : C.A. NO: 10-2367			WITNESS	PAGE
	Plaintiff, :		5	FRED BEANS	
	vs. :		6		
	FRED BEANS FORD, INC., and :		7	By Mr. Kimmel	4
	FRED BEANS HYUNDAI and : FRED BEANS INDIVIDUALLY and :		8		
	on behalf of Fred Beans : Ford, Inc., and :		9		
	ELIZABETH BEANS-GILBERT, : Individually and on behalf:		10	EXHIBIT	S
	of Fred Beans Ford, Inc., :		11	EXIIIDII	
	: Defendants.		12	Number	Ref/Marked
	Oral deposition of FRED BEANS, held in the		13	BEANS-1 Two-page E	mployee Exit Report 167, 211
	offices of Fred Beans Ford, 3960 Airport Boulevard, Doylestown, Pennsylvania, on Wednesday, May 11, 2011,		14		
	commencing at 1:08 p.m., taken by and before Marcy C.		15	* SZPANKA-1 One-page Summary	Expense Reduction 210
	Muzyczka, Registered Professional Reporter, Certified Court Reporter, and Notary Public.		16	Guillilary	
			17		
	SUMMIT COURT REPORTING, INC. Certified Court Reporters and Videographers		18 19		
	1500 Walnut Street, Suite 1610		20		
	Philadelphia, Pennsylvania 19102 424 Fleming Pike, Hammonton, New Jersey 08037		21		
	(215) 985-2400 * (609) 567-3315 * (800) 447-8648 www.summitreporting.com		22 23		
			24	* Exhibit previously marke	d.
	Pa	ige 2			Page 4
1			1	(It is hereby s	tipulated and agreed
2	APPEARANCES:		2		or the respective parties that
3			3	filing, reading, signing, sea	lling, and certification are
4	Kimmel & Silverman, P.C.		4	waived; and that all objecti	•
4	BY: CRAIG THOR KIMMEL, ESQUIRE 30 East Butler Pike		5	of the question, are reserve	ed to the time of trial.)
5	Ambler, Pennsylvania 19002		6		
6	(215) 540-8888 REPRESENTING THE PLAINTIFF		7		S, having been duly
7			8	sworn/affirmed, was exami	ned as follows:
8	Kennedy, Campbell, Lipski & Dochney BY: ELIZABETH WALKER, ESQUIRE	***************************************	9 10	EXAMINATIO	NA.
Ŭ	1818 Market Street		11	EXAMINATIO	ON .
9	Suite 2510 Philadelphia, Pennsylvania 19103		12	BY MR. KIMMEL:	
10	(215) 430-6350	***************************************	13	Q. Sir, can you state your	name for the record?
77	REPRESENTING DEFENDANTS		14	A. Fred Beans.	
11 12			15	Q. Mr. Beans, I'm going to	ask you several questions
13			16	today. And I'm assuming y	
14 15			17	before?	
16			18	A. I can't remember.	
17 18		**************************************	19	Q. You don't remember gi	ving a deposition before?
19			20	A. No.	<b>l</b>
20 21		terrentingennes	21		volved in a court case before?
22		1	22 23	A. I'm pretty sure I have no	
23			23 24	can't remember. I honestly	can't. er being a defendant before
24			ωI	w. Onay. Do you recall ev	er being a deteridant before

	Page 5	5	Page 7
1	in a lawsuit?	1	transmissions.
2	A. No.	2	Q. Did you ever obtain any ASE certifications?
3	Q. Okay. So this is the first one?	3	A. Pardon me?
4	A. I think my daughter was once.	4	Q. Did you ever obtain
5	Q. Okay. But you personally were not?	5	A. At that time we didn't have ASE certification.
6	A. Maybe oh, maybe some incidental slip-and-falls	6	That was in the '50s. I left there in '72.
7	and those kind of things, but I think they were settled	7	Q. Okay. And you've never been certified as a
8	with insurance companies.	8	mechanic since then?
9	Q. Okay. So you never had to give a deposition?	9	A. No.
10	A. I don't think I have.	10	Q. Okay.
11	Q. Okay. You were here for most of the deposition of	11	A. We took courses then, but there was no
12	Mr. Szpanka earlier today; is that correct?	12	certification.
13	A. Yes, sir.	13	Q. Okay. Fair enough. You sold the service station
14	Q. Okay. And I just want to go over a few of the	14	you said in 1972. What did you do at that time?
15	rules that I went over with him so that we understand	15	A. 1972 I became a partner in Bill Marsh Ford,
16	each other about how the deposition should go. Is that	16	February 28, 1972.
17	okay?	17	Q. Bill Marsh?
18	A. I think I understand. I heard you before, but if	18	A. Newtown, Pennsylvania.
19	you want to go over them again you can.	19	Q. Newtown, Pennsylvania. I think they have since
20	Q. If you think you understand	20	closed.
21	A. Yeah, I do.	21	A. No, they're still open.
22	Q. If we have a problem, I'll just let you know	22	Q. It's the other dealership.
23	there's a problem and why and we can take it from there.	23	A. It's the same Bill Marsh that's now in Traverse
24	A. Fine.	24	City, Michigan.
	Page 6	ļ	Page 8
1	Q. Okay. Great. Sir, can you please state your	1	Q. Okay. And how long did you remain at that
2	address?	2	dealership?
3	A. 41 Church Street, Doylestown, Pennsylvania.	3	A. Three years.
4	Q. Right here in the borough?	4	Q. And then what happened?
5	A. 18901. Yes, sir.	5	A. February 28th I came to Doylestown as the owner.
6	Q. And your date of birth?	6	Q. Of what dealership?
7	A. 4/4/39.	7	A. With Bill Marsh, Fred Beans Ford.
8	Q. And, sir, can you give me a little bit of your	8	Q. Okay. So he was your business partner?
9	educational background?	9	A. He was.
10	A. Public high school. George School, Pennsylvania.	10	Q. Okay. And you opened it under your name?
11	George School in Newtown, Pennsylvania. Ryder College.	11	A. Yes.
12	Numerous automotive courses.	12	Q. Is that the same business that is now known as Fred
13	Q. When was the first time you worked in an automobile	13	Beans Ford, Inc.?
14	business?	14	A. Yes.
15	A. In high school.	15	Q. Okay. And just real quickly, I don't think it's
16	Q. Okay. And in what capacity was that?	16	going to be much of a problem, I just want to remind you
17	A. Basically, in the shop in used car reconditioning	17	that for purposes of the transcript it's best if I
18	in the summer.	18	finish what I'm saying
19	Q. Were you ever a mechanic?	19	A. Yes, sir.
20	A. In 1957 '58, '57 going to Ryder College I worked	20	Q before you talk and then
21	part-time in a service station. 1959 I bought that	21	A. Yes.
22	service station and operated it for 12 years as an	22	Q vice versa. I'm probably going to break that
23	owner, as a mechanic. I've done practically every job	23	rule and so are you, but let's try to adhere to it.
24	on a car that you can do, other than paint and automatic	24	

	Page 9	)	Page 1
1	MS. WALKER: For the sake of the	1	MR. KIMMEL: the corporate
2	court reporter, if for no one else.	2	organization structure.
3	MR. KIMMEL: She will definitely	3	MS. WALKER: Okay. Thank you.
4	let us know if we're not doing a good job at that.	4	
5		5	BY MR. KIMMEL:
6	BY MR. KIMMEL:	6	Q. Do you understand the question?
7	<ul> <li>Q. You've heard what Mr. Szpanka said earlier today.</li> </ul>	7	A. Can you repeat that again?
8	Did you, sir?	8	Q. Sure. You had said earlier when I asked you
9	A. I did.	9	about the corporate organizational structure that
10	Q. Okay. As far as how the corporation is organized,	10	Mr. Szpanka testified to, you said that you had some
11	would you agree with his testimony earlier today?	11	you had taken note of some areas where he didn't fully
12	A. For the most part, yes.	12	articulate certain things, and you had just answered in
13	Q. Are there any differences that come to mind from	13	part, I think, where those differences were. Is there
14	what he testified to earlier today?	14	anything else
15	A. I don't think he was clear on the allocation of why	15	A. I don't think I don't think that he was clear on
16	the management company existed.	16	the funding of the fees that are paid to the management
17	Q. Okay. Could you clarify that for me, please?	17	company. They are not paid. They are to enrichen me
18	A. The management company exists to oversee the	18	and the retention of funds in the dealership. I don't
19	dealerships and help them run, what I consider, by the	19	know where you were trying to take him, but we have
20	book.	20	never withdrawn funds out of any of these dealerships.
21	Q. What "book" would that be?	21	Q. That wasn't meaning to say that you did, sir.
22	A. I have a principle centered statement that we want	22	A. Okay.
23	to be the best we can be in every area. We want to be a	23	Q. Any other discrep
24	company that's admired by our customers. Our long-term	24	A. We don't operate that way. I want you to
	Page 10		Page 12
1	goal would be to be written up as a smaller business	1	understand that.
2	that's treated our employees properly in the Wall Street	2	Q. I understand that, and I take you at your word.
3	Journal. That's kind of my long-range goal. And the	3	That wasn't my purpose.
4	dealerships pay the management company \$20 a new vehicle	4	A. Okay.
5	sold. \$2,000 a month and 10 percent of the profit.	5	Q. Are there any other discrepancies or clarifications
6	It's not to generate money over here. It's to cover the	6	with regard to the corporate structure that you'd like
7	people that work here	7	to bring to light?
8	Q. I see.	8	A. No, not that I know of.
9	A that are involved, because we only have some	9	Q. Okay. What is your ownership stake in Fred Beans
10	consistency as to how we come forth to do business.	10	Holdings, Inc.?
11	Pretty I don't to like the term principle centered,	11	A. 100 percent.
12	but I don't consider myself an average car dealer. I	12	Q. There's no other shareholders?
13	think that we're a clean, well-run organization and	13	A. In Holdings, Inc.? No.
14	would have more corporate goals and satisfying the	14	Q. Are there any other shareholders
15	owner's whelms.	15	A. Yes, sir.
16	Q. Okay. Are there any other things that come to mind	16	
17	as to what Mr. Szpanka testified to that you feel needs	17	MS. WALKER: Let him finish his
18	clarification?	18	question.
19		19	THE WITNESS: Okay.
20	MS. WALKER: Objection to the form.	20	Onay.
	About every subject or	21	BY MR. KIMMEL:
			were the Controlled Land
21		22	O Are there any other shareholders in any of the
21 22 23	MR. KIMMEL: No. Just about MS. WALKER: about the	22 23	Q. Are there any other shareholders in any of the other companies that you own that sell cars?

Page 13 Page 15 Q. Okay. With regard to the Hyundai store, are there 1 1 there were approximately 2,200? 2 any other --2 A. I don't think there were that many. 3 A. No. Q. Okay. Do you have any business partners who own 3 shares in any of the dealerships that you own shares in? 4 Q. -- partners? No other partners? 4 5 A. Huh-huh. 5 A. Yes, I do. 6 Q. You own the companies that own the Hyundai store? 6 Q. Can you identify those dealerships? A. Yes. 7 7 A. New Holland Ford. 8 Q. Did you -- strike that. Do you own 100 percent of 8 Q. Who's your partner in New Holland Ford? 9 the company that owns the Hyundai store? 9 A. Geoffrey, G-E-O-F-F-R-E-Y, C-L-A-S-S. 10 A. Yes. 10 Q. Any others? 11 Q. What is your understanding of who owns the 11 A. Dennis Malloy. 12 company -- the Hyundai store? 12 Q. With what dealership? A. Fred Beans Ford --13 13 A. Spence Ford in Boyertown. Q. Okav. 14 Q. Any others? 15 A. -- originally acquired the Hyundai franchise. 15 A. That's Fred Beans Ford of Boyertown. Mr. Todd 16 Q. From whom? 16 Buch, McCafferty Ford of Langhorne. We own 45 percent 17 A. From Hyundai. 17 of McCafferty Ford in Langhorne. Q. Anybody else? 18 Q. Okay. And you opened it in Doylestown? 18 A. We opened it in Doylestown. 19 19 A. His name is B-U-C-H. And McCafferty Ford in 2.0 Q. And what year was that? 20 Harrisburg -- Mechanicsburg, we own 75 percent of that 21 A. We opened it in Doylestown, and I can't remember 21 with Mr. Todd Buch. 22 the year. 22 Q. Same individual? 23 Q. Okay. 23 A. Yes, sir. 24 A. I believe that it was probably in the late '80s. 24 Q. Okay. Any others? Page 14 Page 16 1 Q. So you were there at the beginning when there were 1 A. No. 2 some growth pains --2 Q. Okay. This is a sensitive question. I apologize 3 3 for asking it. How is your compensation derived? 4 MS. WALKER: Objection to the form. 4 A. My compensation is a salary of \$3,500 a week. 5 5 Q. And are you paid a bonus? 6 BY MR. KIMMEL: A. I'm paid a bonus on the profitability after all 7 Q. -- with the company? I'm talking about the early 7 expenses to the management company. I believe that's 8 quality control. It's not relevant. If you don't want 8 about -- I don't have the exact number. Approximately 9 to answer, that's fine. 9 10 percent. 10 A. That had already happened. 10 Q. Can you tell me with a fairly high degree of 11 Q. Okay. 11 certainty what your annual compensation was in total for 12 A. It was at a low level. 2010? Not including stocks or any other passive income. 12 13 Q. Okay. All right. Smart buy as it turns out. Good 13 A. No, I can't. I could get that information, but I 14 for you. 14 don't know it. 15 The Fred Beans Ford, Inc. 15 Q. Would you say that it was greater than seven 16 Dealership, that's 100 percent owned by you? 16 figures? 17 A. Yes, it is. 17 A. Not for compensation, no. 18 Q. No other shareholders? 18 Q. How about from all -- all earnings of any type, 19 A. No. 19 other than passive earnings? 20 Q. I think your daughter testified last month, or 20 21 maybe it was a little earlier than last month, that 21 MS. WALKER: Objection to the form. 22 there are approximately 1,800 employees? 22 23 A. I think today there are probably around 1,650. 23 BY MR. KIMMEL 24 Q. 1,650. Would you agree with her that at the height Q. Okay. If you like --

	Page 17	***************************************	Page 19
1	A. Most of do you want me to answer that?	1	I pay where I don't have any income. So it looks like I
2	Q. Let me ask it in a different way, since your	2	got a lot of income because you're paying taxes as
3	attorney has an issue with it.	3	depreciation wears down on the building; correct? You
4	You receive a salary and you	4	have "X" cash flow, but you don't have the expenses
5	receive I think you referred to it as a bonus from the	5	against the depreciation and interest, even though you
6	company, Fred Beans Holding. Do you get paid from any	6	have a mortgage to pay out.
7	other company through your Fred Beans dealerships?	7	So it could look like I had a great
8	A. No.	8	amount of income, but I have a great amount of taxes at
9	Q. Okay. So Fred Beans Holding, Inc., is the sole	9	the end of the year. It's pretty pathetic the tax
10	source of your income, other than stocks, bonds,	10	situation. If you looked at anybody that owned real
11	annuities, that type of thing	11	estate today, you would see that the difference
12		12	37-and-a-half years makes. So I'm not in a real estate
13	MS. WALKER: Objection to the form.	13	business to make money, but I did we do want to
14	DV AND IZINAARITI	14	acquire these properties and control them.
15	BY MR. KIMMEL:	15	Q. So, for example, your partnership with Mr. Thompson
16	Q is that correct?	16	in the shopping center, are you referring to that?
17	A. No.	17	A. I own 16 percent of that shopping center.
18	Q. Okay. Can you tell me your sources of income	18	Q. Okay. Is that the type of real estate you are
19	besides Fred Beans Holding, Inc.?	19	referring to?
20	A. Real estate.	20	A. No. The dealership properties.
21	Q. Real estate. Is the real estate real estate that	21	Q. Oh, okay. All right. So you derived an income
22	is occupied by any of the companies that you derive income from?	22	stream on paper from those properties that the
23	A. Yes.	23	dealerships sit on?
∠ <b>4</b>	A. Tes.	24	A. An income stream without any income.
	Page 18		Page 20
1	Q. Okay. So real estate that the dealer's building	1	Q. The income is then converted for purposes of
2	sits on?	2	A. Paying taxes.
3	I'd really like to address income versus expense	3	Q paying taxes. But at some point the
4	because	4	depreciation will come to an amount where you are
5	Q. And that's what I'm addressing.	5	deriving a positive income; right?
6	A I don't want this to be misconstrued.	6	A. At some point. When you don't have a mortgage, it
7	Q. Okay. I don't know where there could be	7	all should work out. Unfortunately, what's happened is
8	misconstrued	8	every one of these buildings, the Ford store that was
9	A. I think it can be.	9	about 440,000 just took \$2 million to remodel it for
10	Q. Okay.	10	Ford. So the building was paid for.
11	A. You want me to tell you how?	11	Q. And you have to take that on to sell their product?
12	Q. If you want. I just am trying to understand	12	A. You either have to step up and find the money for
13		13	it or remortgage the building which is not one of my
14	MS. WALKER: You can tell him how.	14	favorite things.
15		15	Q. I understand.
16	BY MR. KIMMEL:	16	A. Been done. Don't like it.
17	Q. Sure.	17	Q. Do you have an idea of how much you reported in
18	A. Let me tell you how. When you buy a property, you	18	income for 2010?
19	would like to have the rent cover the mortgage and	19	A. You're going to laugh
20	interest; right?	20	
21	Q. Sure.	21	MS. WALKER: Objection to form.
22	A. In order to do that, with a 37-year depreciation,	22	THE WITNESS: but I really don't
23		23	look it at.
24	Consequently, I have an exorbitant amount of taxes that	24	

Page 23
as your
elf the
me other
no other
no otnor
you are
nown
O. I just
Page 24
:
lerships
le to
n.
t?
v.
o
`
Holding,
or

_			
	Page 25		Page 27
1	more than \$800 million.	1	Q. Yes.
2	Q. Okay. And that's total revenue of all the	2	A. Absolutely.
3	companies; correct?	3	Q. What do you think the numbers were 2008 as opposed
4	A. Yes, sir.	4	to 2007, difference in employees? For example, if you
5	Q. And when I said Fred Beans Holding, Inc., I'm	5	had 2,000 employees in 2007, how much
6	referring	6	A. I would think I would estimate about between 10
7	A. Which would be everything that we are involved in.	7	and 15 percent.
8	Q. Okay. Do you know what the net profit was, if any,	8	Q. Okay.
9	for that period of time, for that company and all the	9	A. We certainly didn't add salesmen when we loss them.
10	companies underneath it?	10	Q. So sales took the majority of the cuts or didn't
11	A. No, I don't.	11	take the majority of the cuts? I'm trying to
12	Q. Do you know what your operation margin is, the	12	understand.
13	profit?	13	A. No. If we lost salespeople which we did, we didn't
14	A. I know it by I know what our goal is. And our	14	replace them later.
15	goal would be to be two-and-a-half percent. We're	15	Q. I see.
16	certainly not dwelling on two-and-a-half percent.	16	A. And we reduced in every case where we could
17	Q. And two-and-a-half percent, do you feel confident	17	reduce a department and still be a functional as a
18	that that can outperform the market for passive income?	18	business or some semi-functional, we did reduce. Excuse
19	A. I don't understand what you mean by "passive."	19	me for lounging in my chair.
20	Q. If you took the same money and you put it in the	20	Q. You're totally permitted to sit any way you like.
21	stock market, do you think that your profitability	21	l understand some dealerships had
22	returns are greater than	22	more than one service manager; is that correct?
23	A. Well, we don't have \$800 million, number one. This	23	
24	is revenue of \$800 million.	24	MS. WALKER: Objection to the form.
	Page 26		Page 28
1	Q. Right.	1	
2	A. No. I think that no, I don't think so.	.2	BY MR. KIMMEL:
3	Q. So how do you stay in business?	3	Q. Do you know if that's correct?
4	A. Well, we don't have \$800 million.	4	A. More than one service manager?
5	Q. I understand.	5	Q. It's my understanding, for example, at one time
6	A. If we had \$800 million at two-and-a-half percent,	6	your Ford dealership had more than one service manager.
7	it wouldn't be a very smart thing to do. That's the	7	A. Not to the best of my knowledge.
8	revenue. We should be able to generate 2.5 percent of	8	Q. Okay. Are there any of your dealerships that had
9	revenue	9	more than one service manager that you are aware of?
10	Q. Okay.	10	A. In New Holland we have the largest service
11	A right? And that's not a lot either, in my	11	department in our company. Today its staff is divided
12	opinion. Because I always wonder when they put a	12	by two people that share different responsibilities.
13	postage stamp on something, how many dollars does	13	They're both called service managers. But that's to
14	\$50; right? That's 50 cents; right? So you need to do	14	put it in perspective, about about six times the size
15	\$25 worth of business.	15	of what the Hyundai store was.
16	Q. I never thought of it that way.	16	Q. Okay. So
17	A. I think about it that way, because that's the waste	17	A. That's because everything is under one room.
18	of a paper towel on the floor. People that know me know	18	Q. A lot more business?
19	I think about it that way.	19	A. 36 technicians, but don't forget that's Toyota,
20	Q. I have heard. I have heard. I think that's what	20	Chrysler, and Dodge and Jeep and Ford.
21	makes you successful, sir.	21	Q. Okay. But the standalone store, typically, have
22	Would you say in 2008 you had fewer	22	one service manager?
23	employees than you had in 2009?	23	A. That's correct.
24	A. By the end of 2008?	24	Q. Okay. In 2008, October, there were layoffs of a

Page 29 Page 31 1 number of employees. Do you remember that? 1 A. Pardon? 2 A. I do. 2 Q. Are there any women that you feel were good service 3 Q. Do you know how many service managers were let go 3 managers? in 2008, October? 4 4 5 A. I know -- I can't recall the exact date, but we had 5 MS. WALKER: Objection to the form. 6 a fairly highly compensated service manager at the Ford 6 THE WITNESS: Good? 7 store and he was let go and I don't know the date, but I 7 8 can get that for you. 8 BY MR. KIMMEL: 9 Q. Was that service manager -- let me interrupt you. 9 Q. Well, you just testified as to who you thought was 10 Was that service manager the only service manager of the 10 a good service manager. I asked you that question. I'm 11 Ford store at that time? 11 asking, are there any women that you felt were good 12 A. That service manager at that time was the only 12 service managers --13 13 service manager. 14 Q. Did you eliminate the service manager position at 14 MS. WALKER: Objection to the form. 15 the Ford store? 15 16 A. No. I put somebody else in that position for a lot 16 BY MR. KIMMEL: 17 less money and I thought may be better qualified to do 17 Q. -- by your definition? 18 18 A. I'd have to know what your definition of "good" is. 19 Q. Was the person you put in that position male or 19 If you're asking me if Cherie was a good service 2.0 female? 20 manager? 21 A. Male. 21 Q. Well, do you think she was? 22 Q. Was the person put in that position somebody who 22 A. I think that everybody in our company wanted Cherie 23 had been with you for a while? 23 to be good, including myself. 24 A. Yes. 24 Q. Okay. Page 30 Page 32 Q. How long? 1 1 A. I think we were very loyal to her over a long 2 A. Probably four years. 2 period of time. 3 Q. Four years. Were there any other service managers 3 Q. And was she a good service manager, in your mind? 4 that you are aware of that were let go in October of A. Today are we asking that question, about today? 5 2008? 5 And knowing what I know today and looking back and where 6 A. No. 6 we are at and where we were. 7 Q. Who do you think your best service manager was in 7 Q. Either way, sir. 8 2008, if you have somebody that you can identify as the 8 A. Well, she really wasn't very reliable when it came 9 best? 9 to coming to work on time. 10 A. I would identify what I would consider good 10 Q. Okay. And what do you mean by that? 11 operations. 11 A. Didn't come to work on time. 12 Q. Whatever way you want to define it, sir. 12 Q. Did you change her hours? 13 A. So that would -- sometimes a good service manager 13 A. We -- I believe she was allowed -- I believe that 14 is actually propped up by a good general manager; right? 14 she was allowed to come in two days a week at 8:30. 15 That's a fair statement, I think. I think West Chester 15 Q. Did you make an exception for her as compared to 16 did a very good job. And I think that Boyertown did a 16 other people? 17 good job. I think prior to the demise of Saturn, 17 A. Absolutely. 18 Steve Zdunczyk was still with us, did a very good job. 18 Q. Why did you do that? 19 Without looking at dates, I think Mike Minniti at our 19 A. I think we were loyal to her. She came to work for 20 Ford store did a good job. 20 us when she was a young girl. I believe that we even 21 Q. You named four or five men; correct? 21 offered her other positions because of -- people have to 22 A. I did. 22 have a leader. People have to have -- people that come 23 Q. Are there any women that you feel would have been 23 to work have to have somebody there to lead them. 24 good service managers? The -- our customer satisfaction level was not very good

	Page 33		Page 3
1	when she was there. Okay?	1	forwarding without hearing you object every time in a
2	Q. What point in time are you speaking of?	2	federal court discovery deposition. That's all.
3	A. I'm talking about prior, in 2008.	3	MS. WALKER: You know what? If you
4	Q. Okay. So do you believe that you terminated her	4	don't want me to object, then ask questions that are not
5	because she was not a good service manager?	5	laden with false assumptions and then I won't object.
6	A. No. I believe we terminated her solely because of	6	•
7	economics.	7	But as long as you're going to ask questions laden with false assumptions, I'm going to object to them.
8	Q. And why was she chosen as opposed to another	8	
9	service manager in another company?	9	MR. KIMMEL: What was the last
10	service manager in another company?	10	question please? Could you read it back?
11	MS. WALKER: Objection to the form.		(The court reporter read heat, as
	•	11	(The court reporter read back as
12	MR. KIMMEL: Why are you objecting	12	follows:
13	to the form of that question? It's the same question as	13	"QUESTION: And why was she chosen
14	the last question I asked, except I'm asking a different	14	as opposed to another service manager in another
16	question.	15	company?")
	MS. WALKER: Because it assumes	16	MC MALKED, Okiasking to the form
17 18	it assumes that the decision was made you really want me to talk about the substance of it?	17	MS. WALKER: Objection to the form.
19	MR. KIMMEL: No. I	18	MR. KIMMEL: And what was the
1		19	foundation that I didn't lay again?
20	MS. WALKER: I think it has a lack	20	MS. WALKER: Okay. The first thing
21	of foundation and makes some false assumptions about the	21	is you assume that Cherie was selected to be let go as
	manner in which the determination was made.	22	opposed to eliminating the service manager position in
23	MR. KIMMEL: I don't have to lay	23	the Hyundai store based on what the dealership needed to
24	foundation in discovery. I can ask questions.	24	do to fix the unbalance between profit and cost in the
	Page 34		Page 36
1	MS. WALKER: You still have to	1	Hyundai store.
2	MR. KIMMEL: It's not a trial.	2	MR. KIMMEL: Well, first of all, I
3	MS. WALKER: You are assuming	3	think it's called "Hyundai." And second of all, I think
4	something in that question that.	4	that your response has a number of false assumptions
5	MR. KIMMEL: Please don't yell at	5	that have yet to be proven in any aspects of this case.
6	me. I don't think that I raised my voice once today,	6	And what you're doing is presenting your client's
7	and I don't appreciate you raising your voice at me.	7	perspective instead of your client's facts. I'm trying
8	MS. WALKER: You are assuming	8	to understand your client's facts because your client
9	something in that question that is inaccurate.	9	has facts that I'm not aware of. That's why we are here
10	MR. KIMMEL: Okay. And if the	10	today.
11	gentleman, who is a highly intelligent, very successful	11	MS. WALKER: You know what? I have
12	man with an \$800 million revenue business, has a problem	12	made my objection to the form of the question. I have
13	with my question, I think the gentleman can say to me,	13	told you why. I'm not going to argue it with you.
14	"I don't understand your question. Could you rephrase	14	MR. KIMMEL: Okay.
15	it?"	15	
16	MS. WALKER: Counsel, I object to	16	BY MR. KIMMEL
17	the form of the question. That is my responsibility as	17	Q. So sir
18	an attorney representing Mr. Beans here. And I have	18	
19	made my objection.	19	MR. KIMMEL: Could you please read
20	MR. KIMMEL: Right. But this is	20	the question back? I know your objection. Could you
21	MS. WALKER: I'm not withdrawing	21	please answer it, sir? She'll read it back.
	-		, and an analysis of the second
22	it. It's staying on the record. I object to the form.	22	<del></del>
22 23	it. It's staying on the record. I object to the form.  MR. KIMMEL: I don't want you to	22 23	 (The court reporter read back as

	Page 37	7	Page 39
1	"QUESTION: And why was she chosen	1	responsibilities of selling cars. We retained one
2	as opposed to another service manager in another	2	person, Mr. Ryan Ofner as used car manager. Not as a
3	company?")	3	sales manager but to recondition cars and get cars
4		4	frontline ready. We looked at the new car department,
5	THE WITNESS: You want an answer to	5	used car department. We reduced every expense we could
6	that question?	6	there. And we looked at the service department that was
7	MS. WALKER: If you can answer the	7	underperforming, poor CSI and underperforming. And not
8	question as phrased, you can answer it. If you can't,	8	just in selling gross but in contribution to fixed
9	you can't. I'm not I have objected to the form of	9	expenses
10	it.	10	Q. Okay.
11		11	A which you dwelled on earlier with Mr. Szpanka.
12	BY MR. KIMMEL:	12	And you just can't look at selling gross. You can have
13	Q. That still means you should answer the question, if	13	a lousy selling gross and work hard at improving it.
14	you can.	14	You can have a lousy selling gross and no business. And
15	A. Number one, that's not a fair question because we	15	that business wasn't growing. We had no choice but to
16	evaluate each dealership based on its profit and loss,	16	eliminate that expense, and we did. And our
17	based on its service absorption. So we looked at each	17	profitability in that department went up, I believe,
18	unit that we had as to where we could reduce expenses,	18	between that expense of around \$60,000. I believe
19	from turning off the computers to eliminating the	19	our documentation shows that we went up about \$100,000.
20	janitor service to not washing cars to not cleaning	20	We can't operate a company. You as an attorney, I don't
21	windows.	21	care where the courts are, we don't have pockets with no
22	When it came to the Hyundai store	22	floor plan to lose \$300,000, \$300,000 a year. It just
23	and we started to analyze that store, we had a used car	23	doesn't work.
24	manager and let me qualify that. That used car	24	We were on the position that if
	Page 38		Page 40
1	manager's job was not to manage people, but that was to	1	this thing would have lasted much longer, and you heard
2	manage the trading in of cars, the reconditioning of	2	his testimony today, that this company could have filed
3	them, getting them to frontline for sale. We looked at	3	for bankruptcy.
4	the Hyundai store's lack of profitability. We looked at	4	Q. I didn't hear him say that.
5	the Hyundai store's lack of contribution in the service	5	A. Well, I'm going to tell you it could have. And I
6	department. We looked at poor CSI in the service	6	could tell you it was probably damn close. Because with
7	department. We looked at lack of revenue, the amount of	7	no in October we got a letter from the Bank of
8	losses which you all heard here this morning. And	8	Santander which banked us with Sovereign Bank. And
9	that's part of the record. We looked at the new car	9	Sovereign Bank left the retail business.
10	department, new car manager that served as sort of a	10	In November approximately
11	sales manager, new and used quasi service manager, Matt	11	November, early December, we got a letter as their
12	Tucker. And we eliminated his job	12	largest lender, largest floor plan dealer and we had no
13	Q. Her job?	13	floor plan. That to me was the end of our company. If
14	A personally.	14	you walked in here and said, Fred, give me the keys,
15	Q. Her job?	15	I'll take over these responsibilities, I believe I would
16	A. His job.	16	have handed them to you.
17	Q. Who's?	17	Q. My offer stands then.
18	A. As a sales manager in the store.	18	A. Ha?
19	Q. I'm sorry. I misunderstood. You said Matt Tucker?	19	Q. I said, I'll do it today for you, then.
20	You eliminated Matt Tucker's	20	A. Well, today is a different story. We have a floor
21	A. No. We eliminated Matt Tucker as sales manager.	21	plan line. And we went to Wachovia which is now Wells
22	Q. I see.	22	Fargo. And they looked at us and they did not want a
23	A. May have been referred to as new car manager. He	23	Ford franchise and they didn't want a Chevy franchise
24	was really a sales manager with new and used car	24	and they didn't want a Chrysler franchise. I don't

	Page 41		Page 43
1	think you realize what position we were in.	1	the store, at the Hyundai store, was it the general
2	Q. I don't think you realize what this case is about,	2	manager?
3	sir.	3	A. Yes.
4	A. Ha?	4	Q. Why didn't you replace the general manager since he
5	Q. I don't think you realize what this case is about.	5	bears ultimate responsibility for how the store is run?
6	We all have suffered the economic problems. My question	6	A. That's an interesting question.
7	to you excuse me.	7	Q. I've been waiting to ask it for a while.
8	A. We had no choice but to look at reduction of	8	A. Because he did a great job there and he's done a
9	personnel, and we did it and we did like decent human	9	great job since then.
10	beings.	10	Q. How has he done a great job when the people
11	Q. Do you know what my question was, sir, that started	11	underneath him so completely failed, in your testimony?
12	this whole response? Specifically I'm going to ask	12	A. I didn't say
13	her to read it back again, because I don't want to	13	
14	mischaracterize what I asked you.	14	MS. WALKER: Objection to the form.
15		15	THE WITNESS: I didn't say
16	(The court reporter read back as	16	"failed."
17	follows:	17	
18	"QUESTION: And why was she chosen	18	BY MR. KIMMEL:
19	as opposed to another service manager in another	19	Q. Okay. When they were found inadequate and you were
20	company?")	20	laying them off.
21	· · ·	21	
22	MS. WALKER: Objection to the form.	22	MS. WALKER: Objection to form.
23		23	THE WITNESS: I don't think I said
24	BY MR. KIMMEL:	24	"inadequate."
***************************************	Page 42		Page 44
1	Q. You can answer, sir.	1	
2		2	BY MR. KIMMEL:
3	MS. WALKER: I think he already	3	Q. Why were they let go and the general managers kept
4	did. He said he couldn't answer that question.	4	on?
5	MR. KIMMEL: He did not say that.	5	A. I would say to you I think this is kind of a
6	MS. WALKER: Could you read back	6	ridiculous question when it comes to running a business.
7	the beginning of his answer? All right. Do you need	7	Somebody has to be there to run the business. Somebody
8	her to read back the question, Fred?	8	has to be there to unlock the door, hire the people,
9	THE WITNESS: No, I think I'm okay.	9	discipline the people, take care of customer complaints.
10	MS. WALKER: Object to the form of	10	Somebody has to be there lead the band. Would you fire
11	it.	11	the orchestra leader, or would you terminate an
12	THE WITNESS: We looked at each	12	employee? I don't know. I don't think so. I think
	business unit, each individual dealership, what expenses	13	that Tucker did a good job. And, incidentally, Tucker's
	could be eliminated, and that's how we dealt with it.	14	record speaks for itself today.
15	don't will it	15	Q. And
	BY MR. KIMMEL:	16	A. And we can substantiate that. In our sales
	Q. And so you choose Miss Santai after going through	17	penetration, our customer satisfaction, we had no
	that analysis?	18	choice. We were bleeding money. We had to look at
	A. We chose we chose several people in that	19	everybody in that dealership that could be eliminated.
	dealership to eliminate.	20	
	Q. Well, Miss	21	Q. Why not other dealerships?
			A. We did, one by one. Let minute me finish on
	A. Service manager, a sales manager, and we asked our	22	Tucker. We looked at Tucker. We looked at everybody
	general manager to assume the basic responsibilities.	23	who worked for Tucker. We had an underperforming
24	Q. Who is the person with ultimate responsibility of	24	service department. We had to reduce the expenses. You

	Page 45		Page 44
1.		ì	Page 4
1	saw the selling gross yourself today at 36 percent, but	1	A. I don't think that finding is right.
2	no volume. 36 percent of nothing ain't a hell of a lot.	2	Q. Okay. Do you know what rights a pregnant person
3	Q. Right. How many of the stores that you were	3	has during their pregnancy as compared to other
4	involved with were performing to your expectations at	4	A. Family pregnancy leave; right?
5	that time?	5	Q. Is that your answer?
6	A. In the sales departments, probably none of them.	6	A. We have many women that work for this company and
7	Q. How about the service department?	7	we encourage them. My daughter encourages them. This
8	A. In the service departments, I think in most cases	8	wasn't about her being pregnant.
9	we were holding our own.	9	Q. It wasn't?
10	Q. What does holding your own mean as opposed to not	10	A. This is about reducing our expenses.
11	holding your own in dollar terms?	11	Q. How many weeks or months before she was going to go
12		12	out on leave do you believe my client had when you
13	MS. WALKER: Objection to the form.	13	terminated her?
14		14	
15	BY MR. KIMMEL:	15	MS. WALKER: Objection to the form.
16	Q. How do you define "holding your own"?	16	
17	A. "Holding my own" would be possibly not going	17	BY MR. KIMMEL:
18	backwards in service. We certainly weren't going	18	Q. Do you recall?
19	backwards all across the board in sales. And we did	19	A. How many more weeks did she have?
20	eliminate we eliminated expenses in every department	20	Q. Before she was going out on maternity leave.
21	of every dealership.	21	A. I don't remember the date that I found out she was
22	Q. You do know that the PHRC, sir, found that your	22	pregnant. She was terminated in October.
23	company found probable cause for your company having	23	Q. Do you know when she was out on leave?
24	violated my client's rights as a pregnant person?	24	A. No.
	Page 46		Page 48
1		1	Q. Do you know how many years she was with you when
2	MS. WALKER: Objection to the form.	2	you terminated her?
3	THE WITNESS: I don't believe it.	3	A. I believe about six, but I'm not positive.
4		4	Q. 16.
5	BY MR. KIMMEL:	5	A. 16?
6	Q. You don't believe that?	6	Q. Yes, sir.
7	A. That we violated her rights?	7	A. I don't know.
8	Q. Do you know that the PHRC	8	Q. 1994 was her first year, I believe. 14.
9	A. Say that again. What?	9	A. I know that she worked in different capacities.
10	Q. Did you know that the PHRC found probable cause	10	Q. She worked her way up through the company; right?
11		11	Yes?
12	MS. WALKER: Objection.	12	A. I would suppose so.
13		13	Q. And generally you liked her prior to this?
14	BY MR. KIMMEL:	14	A. As a person?
15	Q in the claim that my client filed against your	15	Q. Yes.
16	company for discrimination?	16	A. Yes.
17	. ,	17	Q. When did you decide to eliminate the position?
18	MS. WALKER: Objection to the form.	18	A. You didn't ask me if I liked her now, did you?
19	THE WITNESS: I don't think it's	19	Q. Well, sir, anybody that is being sued, I imagine
20	right.	20	that you don't like the person.
21		21	A. Well, I think she knows she's wrong.
22	BY MR. KIMMEL:	22	Q. Well, that's a different question in your mind.
23	Q. You don't think my characterization is right or you	23	But the question that you wanted me to answer this is
24	don't think the finding is right?	24	your deposition. The question is whether you liked her
2 <del>1</del>	don't timik the initing is right?	Z *I	your deposition. The question is whether you liked her

		_	
	Page 49		Page 51
1	today, and my response is I'm sure that if you're being	1	profitable. My job is to provide them with good
2	sued, you don't like the person that is suing you. I	2	leadership, a good income, hospitalization, and
3	think that's a fair assumption. We can all agree on	3	hopefully hopefully good leadership, and good people
4	that.	4	to lead it with. I believe that's what I'm charged
5	A. I don't think that's a fair assumption.	5	with.
6	Q. Okay. Well, then, we won't argue. We'll just go	6	Q. Okay.
7	back to the traditional deposition questions.	7	A. It wasn't about Cherie. It's about eliminating
8	You know my client had other	8	expenses.
9	children prior to this pregnancy; correct? Is that a	9	Q. Was she an adequate service manager?
10	yes?	10	A. Adequate, yes.
11	A. Yes.	11	Q. Did she do a good job as a service manager, above
12	Q. And she returned to the company each time?	12	average?
13	A. Yes.	13	A. When we were ready to bring somebody back in as a
14	Q. Did you find any problem with her work when she had	14	service manager, we offered her a job.
15	come back from her pregnancy with those other children?	15	Q. I understand. That's a different question. Let's
16	A. I didn't work directly with her.	16	try to stay on track here.
17	Q. But you knew her and you knew she was being	17	Was she better than average, in
18	promoted in your company; right?	18	your view, as a service manager?
19	A. I think when she came back, she came back as a	19	A. I don't know how you define "average."
20	service manager. I don't remember. I think she had	20	Q. Well, sir, average would be better than most, but
21	I think she came she had one pregnancy leave. I	21	not as good as some.
22	think she might have been at our Chevrolet dealership at	22	A. I'd say at best probably I would say average,
23	that time. I'm not sure.	23	but had the potential to be more.
24	Q. If she was not an adequate service manager, why was	24	Q. Okay. Were you aware excuse me that my
	Page 50		Page 52
1	it in 2008 that you chose to let her go? Why didn't you	1	client was promoted to service manager in 2001 at the
2	let her go earlier	2	Mitsubishi store?
3		3	A. I don't remember the date.
4	MS. WALKER: Objection to the form.	4	Q. Okay. That was seven years before she was
5		5	terminated, nearly seven years. So for seven years she
6	BY MR. KIMMEL:	6	was a service manager?
7	Q years earlier?	7	A. I don't like the term "terminated." We eliminated
8	A. You know, I never said that she wasn't adequate. I	8	the position. We eliminated every position we could in
9	said that we have done substantially better since she	9	order to survive as a company.
10	left.	10	Q. I know you may not like the term, but my client
11	Q. The economy has done substantially better too;	11	never had a job after that elimination that you are
12	right?	12	referring to, so she was terminated.
13	A. But we have done better at customer satisfaction.	13	A. How hard
14	Q. Okay.	14	
15	A. We have done better in employee morale, I believe.	15	MS. WALKER: Objection to the form.
16	Q. So	16	
17	A. But that's not the point. The point is that we	17	BY MR. KIMMEL:
18	were dying as a company.	18	Q. She was terminated, sir. You terminated her.
19	Q. Uh-huh.	19	A. Okay.
20	A. We eliminated every expense that we could eliminate	20	······
21	that we didn't need. Very simple.	21	MS. WALKER: Objection to the form.
22	Q. I'm trying	22	
23	A. My job is my job in our company is that I have	23	BY MR. KIMMEL:
24	to answer to all the people who work here. I have to be	24	Q. As she
500000000000	The second of people and nonchold that to be		<del>4, , , , , , , , , , , , , , , , , , , </del>

		1	
-	Page 53		Page 55
1		1	Mitsubishi over to the Hyundai store?
2	MS. WALKER: She wasn't	2	A. I think at the time that was probably a natural
3	"termination" would mean end of one's life. She was	3	progression. We tried to get people an opportunity to
4	her life was not ended.	4	move from one store to the other, especially if they're
5	MR. KIMMEL: So you're telling me	5	small stores.
6	the word "termination," Counsel, means ending one's	6	Q. How do you discipline employees with problems at a
7	life?	7	dealership where you have to bring something to their
8	MS. WALKER: Her employment was	8	attention?
9	terminated; that is true.	9	A. How do we discipline them?
10	MR. KIMMEL: That's what I'm	10	Q. Yes, sir. I don't mean "discipline," there is a
11	referring to. That's what this case is about.	11	physical confrontation. I mean, somebody is not doing
12	MS. WALKER: She was not	12	their job and you want to let them know that there is an
13	terminated.	13	issue there.
14	MR. KIMMEL: She was terminated as	14	A. Counsel with them. Sometimes ask them to go to
15	an employee of this company. Would you like me to say I	15	EAP.
16	it in a complete sentence every time I refer to it?	16	Q. What's that?
17	That's why we are here today. She was terminated. She	17	A. Employee Assistance Program, because they may have
18	was no longer retained	18	personal problems that are interfering with their
19	MS. WALKER: Objection to the form.	19	activity or their job.
20	MR. KIMMEL: correct?	20	Q. Okay. Anything else?
21	MS. WALKER: Objection to the form.	21	A. We once Rob Szpanka came with us, we started to
22	MR. KIMMEL: Well, you don't object	22	meet generally, at least monthly, with each department
23	to the form when there is no question before you.	23	head as an Operations Group and discuss performance.
24		24	Q. Okay. Is there anything else?
	Page 54	1	Page 56
1	BY MR. KIMMEL:	1	We certainly would counsel with people if they were
2	Q. So December 2001 she was a service manager of Fred	2	doing something wrong. I don't think we are necessarily
3	Beans Mitsubishi, and for seven years she was a service	3	lax, I don't believe. I don't think we are hecessarily
4	manager for your organization; isn't that correct, sir?	4	discipline. We can't discipline what we don't know
5	A. Yes.	5	about either.
6	Q. Okay. And at no time between December of 2001 and	6	Q. Okay. So let's go back a second. You said you are
7	October of 2008 was she asked to leave the company for	7	· · · · · · · · · · · · · · · · · · ·
8	any reason; isn't that correct?	8	not lax on discipline. What do you mean by that?
9	A. That's correct.	9	A. Well, I think if we know there is something wrong,
10	Q. Okay. Would that be because she was doing an	10	we'll discuss it. If you want to call that
11	adequate job?	11	"discipline," I guess I would say it's bringing it to their attention.
12	A. That would be a safe assumption.		
13	Q. And if she was transferred from one store to	12	Q. Are you aware of any time, prior to October 2008,
		13	that Cherie Santai was disciplined in any way by the
14	another store and given an increase in pay, would it be	14	company?
15	fair to assume that means she was being promoted?	15	A. No. I think that she was well aware of her level
16	A. Given additional opportunity to grow.	16	of performance and how it stood up with other people.
17	Q. Do you give opportunities to grow to people who you	17	Q. And why do you say that?
18	don't think can do the job?	18	A. She was aware of our customer satisfaction level.
19	A. I hope not, but I probably have.	19	That report comes out every month.
20	Q. Do you agree with the concept that past performance	20	Q. That's objective criteria, but did you personally
21	is a fair indicator of future performance?	21	or anybody on your behalf speak to anybody about this?
22	A. Yes.	22	
23	Q. Would you say that that rule applied here when Miss Santai was promoted from service manager at Fred Beans	23	MS. WALKER: Objection to the form.
24	baniai was promoted from service manager at Fred Beans	24	THE WITNESS: About customer

	Page 57	,	Page 5
1	satisfaction?	1	Q. Okay.
2		2	A. But go ahead.
3	BY MR. KIMMEL:	3	Q. But did you read it?
4	Q. About her performance in her job.	4	I can't remember if I read it thoroughly or not.
5	A. Certainly reviewed the figures.	5	Q. Okay. Would you say that a service manager who had
6	Q. Right. You reviewed the figures, but did you speak	6	the type of months that were the best months in terms of
7	to her that tell her that her performance was lacking	7	adjusted gross income in the history of a store was
8	in any way?	8	somebody who's performing well in their job?
9	A. I don't think we use that term very often,	9	
10	"lacking." I think we say there are opportunities here	10	MS. WALKER: Objection to the form.
11	that were not taken advantage of.	11	THE WITNESS: Would I say that?
12	Q. When you use the phrase there are opportunities	12	•••
13	here that you are not taking advantage of, does that	13	BY MR. KIMMEL:
14	translate to you as letting the employee know that they	14	Q. If somebody who had months of adjusted gross income
15	are not doing their job well?	15	that was among the best in the history of the store
16	A. We point out what those areas were.	16	A. What store?
17	Q. Did you do that with Miss Santai?	17	Q. The Hyundai store.
18	A. If we were not productive in our customer	18	A. I don't think we ever had that. Or as a start-up
19	satisfaction we try to come up with a cure for it.	19	company, every month would generally be better than the
20	Q. Did you bring these issues up to Miss Santai	20	previous month. So could I have said that in the
21	directly?	21	history of the store? Our second month is better than
22	A. About customer satisfaction levels?	22	our first month, but
23	Q. About her job performance.	23	Q. Are you aware that during my client's employment
24	A. Well, that's job performance. Customer	24	her last year of employment when she was let go,
	Page 58		Page 60
1	satisfaction to me is job performance, yes. We brought	1	terminated, called off, whatever way you want to refer
2	that up.	2	to it, that she had had one of the best months in the
3	Q. You did bring it up. Did you verbally bring it up	3	history of the Fred Beans service at the Hyundai store?
4	or just let her review the information that you were	4	
5	reviewing?	5	MS. WALKER: Objection to the form.
6	A. We review that in person.	6	THE WITNESS: I don't think we did.
7	Q. Okay.	7	I can look that up.
8	A. We looked at it literally monthly.	8	· 
9	Q. Did you ever say, or anybody on your behalf, to	9	BY MR. KIMMEL:
10	your knowledge, say, "Cherie, you better bring the	10	Q. Are you aware that there was a meeting that that
11	numbers up or you are going to have to be terminated"?	11	announcement was made?
12		12	A. By who?
13	MS. WALKER: Objection to the form.	13	Q. By one of the people who was in charge of making
14	THE WITNESS: We were never at that	14	the announcement. One of the operation personnel, I
15	kind of point. We want to improve. Our goal was to be	15	believe.
16	number one in every market we serve in customer	16	A. I'm not aware of that, no.
17	satisfaction, in the top 10 percent. Anyplace we do	17	,
18	business, we want to be in the top 10 percent in	18	MS. WALKER: Objection to the form.
19	customer satisfaction.	19	
		20	BY MR. KIMMEL:
20			
20 21	BY MR. KIMMEL:	21	Q. You're not aware of that?
		21 22	
21			A. No. I don't believe that's accurate. I can look. I don't know. If you want me to look, I'll look. You

	Page 61		Page 63
1	Q. Right. Do you	1	having an additional child would affect her hours?
2	A. What did those figures say?	2	A. Her hours were already affected, so the answer is
3	Q. Well, I'm just going by what the announcement was	3	no.
4	at that meeting.	4	Q. So you would not have reiterated that, her hours?
5	A. Who made that announcement?	5	A. No.
6	Q. You're not aware of who made that announcement?	6	Q. No?
7		7	A. It's not my job to decide that or to say that.
8	MS. WALKER: Objection to the form.	8	Q. Who's job would that have been?
9	THE WITNESS: No.	9	A. Nobody's job. I think we have better sense than
10		10	that.
11	BY MR. KIMMEL:	11	Q. Okay. When did you first become aware that my
12	Q. Okay. Did you have conversations with my client	12	client was pregnant with the last pregnancy?
13	that were non-professional	13	A. I'm not sure of the exact date.
14		14	Q. Can you estimate?
15	MS. WALKER: Objection to the form.	15	A. I would only guess.
16		16	Q. Do you have any recollection of the facts of the
17	BY MR. KIMMEL:	17	spring of 2008, without referring back to some kind of
18	Q that did not involve work or her job?	18	material to help you remember?
19	A. No.	19	A. I guess I'd have to have some kind of help.
20		20	Q. What is your recollection of the first time you can
21	MS. WALKER: Objection to the form.	21	recall knowing that Cherie Santai was pregnant with her
22		22	last pregnancy?
23	BY MR. KIMMEL:	23	A. I don't I don't really know, because I don't
24	Q. Never?	24	really follow that.
	Page 62		Page 64
1	A. No.	1	Q. Do you know when it was that you or where you
2	Q. You never would refer to my client and say, "You	. 2	were when you found out?
3	look like you have a glow"?	3	A. I knew when she was terminated that she was
4		4	pregnant. I knew it before she was terminated, but I
5	MS. WALKER: Objection to the form.	5	don't know when.
6	THE WITNESS: No.	6	Q. Okay. Do you remember ever having any conversation
7		7	with her directly about her pregnancy?
8	BY MR. KIMMEL:	8	A. I remember her telling me she was pregnant.
9	Q. No. Did you ever meet with my client after finding	9	Q. What was your reaction to that?
10	out that she was pregnant and tell her she could not	10	A. I think I was I think I said "Congratulations."
11	work as a service manager at the Hyundai store as a	11	I believe I was there with Beth Gilbert and Matt Tucker
11 12	work as a service manager at the Hyundai store as a pregnant person?	11 12	I believe I was there with Beth Gilbert and Matt Tucker in the Hyundai store.
12	pregnant person?	12	in the Hyundai store.
12 13	pregnant person?  A. I would never say that.	12 13	in the Hyundai store.  Q. So you believe the three of you were present with
12 13 14	pregnant person?  A. I would never say that.  Q. So you're saying you did not say that?	12 13 14	in the Hyundai store.  Q. So you believe the three of you were present with my client when she told you?
12 13 14 15	pregnant person?  A. I would never say that.  Q. So you're saying you did not say that?  A. I would never say that.	12 13 14 15	in the Hyundai store.  Q. So you believe the three of you were present with my client when she told you?  A. I believe that's correct. I believe we were I
12 13 14 15	pregnant person?  A. I would never say that.  Q. So you're saying you did not say that?  A. I would never say that.  Q. Are you saying you did not say that?	12 13 14 15	in the Hyundai store.  Q. So you believe the three of you were present with my client when she told you?  A. I believe that's correct. I believe we were I believe we were in the office doing a review. It was in
12 13 14 15 16 17	pregnant person?  A. I would never say that.  Q. So you're saying you did not say that?  A. I would never say that.  Q. Are you saying you did not say that?  A. Yes.	12 13 14 15 16	in the Hyundai store.  Q. So you believe the three of you were present with my client when she told you?  A. I believe that's correct. I believe we were I believe we were in the office doing a review. It was in a glass office we used to call I don't know what we
12 13 14 15 16 17	pregnant person?  A. I would never say that.  Q. So you're saying you did not say that?  A. I would never say that.  Q. Are you saying you did not say that?  A. Yes.  Q. Okay. And did you enlist my client to hire Bob	12 13 14 15 16 17	in the Hyundai store.  Q. So you believe the three of you were present with my client when she told you?  A. I believe that's correct. I believe we were I believe we were in the office doing a review. It was in a glass office we used to call I don't know what we called it, but it was a glass office in the Hyundai
12 13 14 15 16 17 18	pregnant person?  A. I would never say that.  Q. So you're saying you did not say that?  A. I would never say that.  Q. Are you saying you did not say that?  A. Yes.  Q. Okay. And did you enlist my client to hire Bob Engle and to train Bob Engle to take over the role of	12 13 14 15 16 17 18	in the Hyundai store.  Q. So you believe the three of you were present with my client when she told you?  A. I believe that's correct. I believe we were I believe we were in the office doing a review. It was in a glass office we used to call I don't know what we called it, but it was a glass office in the Hyundai store.
12 13 14 15 16 17 18 19	pregnant person?  A. I would never say that.  Q. So you're saying you did not say that?  A. I would never say that.  Q. Are you saying you did not say that?  A. Yes.  Q. Okay. And did you enlist my client to hire Bob Engle and to train Bob Engle to take over the role of service manager	12 13 14 15 16 17 18 19 20	in the Hyundai store.  Q. So you believe the three of you were present with my client when she told you?  A. I believe that's correct. I believe we were I believe we were in the office doing a review. It was in a glass office we used to call I don't know what we called it, but it was a glass office in the Hyundai store.  Q. How did you feel when you heard that she was
12 13 14 15 16 17 18 19 20	pregnant person?  A. I would never say that.  Q. So you're saying you did not say that?  A. I would never say that.  Q. Are you saying you did not say that?  A. Yes.  Q. Okay. And did you enlist my client to hire Bob Engle and to train Bob Engle to take over the role of service manager  A. No.	12 13 14 15 16 17 18 19 20 21	in the Hyundai store.  Q. So you believe the three of you were present with my client when she told you?  A. I believe that's correct. I believe we were I believe we were in the office doing a review. It was in a glass office we used to call I don't know what we called it, but it was a glass office in the Hyundai store.  Q. How did you feel when you heard that she was

1	Page 65	***************************************	Page 6
1		1	you have been identified as the person who delivered the
2	BY MR. KIMMEL:	2	news that my client was no longer going to be employed
3	Q. How did you feel?	3	by Fred Beans; is that correct?
4	A. Not good or bad.	4	A. That's absolutely correct. I wouldn't ask anybody
5	Q. Not good or bad?	5	else to deliver that news. The day we went through and
6	A. No.	6	terminated people, laid them off, whatever you want to
7	Q. What would you describe your reaction as being?	7	call it, it was a very bleak day for me. I didn't sleep
8	Looking at your attorney probably is not the best way to	8	well. I didn't do very well over this period of time
9	respond.	9	saying good-bye to people. It's not what I wanted to
10	A. Well, I think you're asking for a personal thing	10	do. But you know what? As a gentleman, as a man, I
11	here and that's kind of subjective, isn't it, as to	11	wanted to do it myself.
12	one's feelings?	12	Q. But you still had a job at the end of the day and
13	Q. Well, sir, you are a defendant in this case. And	13	my client did not; correct?
14	so therefore	14	
15		15	MS. WALKER: Objection.
16	MS. WALKER: To the extent you had	16	THE WITNESS: You know what? 16
17	a feeling, then you can share with it. He didn't say	17	other people wouldn't have if we went bankrupt. And I
18	good or bad.	18	think I could get all the witnesses in the world from
19	THE WITNESS: I'm a father of three	19	several good banks to tell you that possibility existed.
20	daughters; right? It's very simple. I'm a father of	20	
21	three daughters.	21	BY MR. KIMMEL:
22		22	Q. I understand the business was tough, sir. I
23	BY MR. KIMMEL:	23	certainly understand. But my client was not the reason
24	Q. Right. And what does that mean?	24	why your company was failing, was it? It was the
***************************************	Page 66		Page 68
1	A. From that standpoint, I felt bad for her.	1	economy.
2	Q. Okay. Why did you feel bad for her?	2	
3	A. Because of the hours that that job takes to work	3	MS. WALKER: Objection to the form.
4	there. The hours, the commitment. The fact that maybe	4	
5	I felt that what I have heard on here, say that her	5	BY MR. KIMMEL;
6	husband wasn't a ball of wax, ball of fire. I felt bad	6	Q. It was the economy, wasn't it?
7	for her as an individual, but that's a personal issue.	7	A. Yes.
8	I felt bad as a father. Only because I've heard in the	8	Q. Okay. That's the point.
0	past that her husband didn't pull his own load, and as a	9	·
9	prior tribition in the second district painting of the total district and an	-	
	man I pulled my load and I felt bad for her personally.	10	MS. WALKER: Objection to the form.
10	•		MS. WALKER: Objection to the form.  Argumentative. And I don't know what "the point" is.
10 11	man I pulled my load and I felt bad for her personally.	10	Argumentative. And I don't know what "the point" is.
10 11 12	man I pulled my load and I felt bad for her personally. Okay? That has nothing to do with this. If you want to	10 11	
10 11 12 13	man I pulled my load and I felt bad for her personally.  Okay? That has nothing to do with this. If you want to use that against me, please do so. I'll leave the room	10 11 12	Argumentative. And I don't know what "the point" is. It's not a question.  THE WITNESS: Excuse me.
10 11 12 13	man I pulled my load and I felt bad for her personally.  Okay? That has nothing to do with this. If you want to use that against me, please do so. I'll leave the room because I'm a little emotional. I felt bad.	10 11 12 13	Argumentative. And I don't know what "the point" is. It's not a question.
10 11 12 13 14	man I pulled my load and I felt bad for her personally.  Okay? That has nothing to do with this. If you want to use that against me, please do so. I'll leave the room because I'm a little emotional. I felt bad.  Q. Do you need a break?	10 11 12 13 14	Argumentative. And I don't know what "the point" is. It's not a question.  THE WITNESS: Excuse me.  MR. KIMMEL: Do you need a break,
10 11 12 13 14 15	man I pulled my load and I felt bad for her personally.  Okay? That has nothing to do with this. If you want to use that against me, please do so. I'll leave the room because I'm a little emotional. I felt bad.  Q. Do you need a break?  A. No. I thought that the girl I felt bad for her.	10 11 12 13 14 15	Argumentative. And I don't know what "the point" is. It's not a question.  THE WITNESS: Excuse me.  MR. KIMMEL: Do you need a break, sir?  THE WITNESS: No.
10 11 12 13 14 15 16	man I pulled my load and I felt bad for her personally. Okay? That has nothing to do with this. If you want to use that against me, please do so. I'll leave the room because I'm a little emotional. I felt bad. Q. Do you need a break? A. No. I thought that the girl I felt bad for her. I've heard nothing but other than that her husband was	10 11 12 13 14 15	Argumentative. And I don't know what "the point" is. It's not a question.  THE WITNESS: Excuse me.  MR. KIMMEL: Do you need a break, sir?
10 11 12 13 14 15 16 17	man I pulled my load and I felt bad for her personally. Okay? That has nothing to do with this. If you want to use that against me, please do so. I'll leave the room because I'm a little emotional. I felt bad. Q. Do you need a break? A. No. I thought that the girl I felt bad for her. I've heard nothing but other than that her husband was lazy and didn't work and was a bum. And I felt bad	10 11 12 13 14 15 16 17	Argumentative. And I don't know what "the point" is. It's not a question.  THE WITNESS: Excuse me.  MR. KIMMEL: Do you need a break, sir?  THE WITNESS: No.  MR. KIMMEL: Beth, do you need a break?
10 11 12 13 14 15 16 17 18	man I pulled my load and I felt bad for her personally. Okay? That has nothing to do with this. If you want to use that against me, please do so. I'll leave the room because I'm a little emotional. I felt bad. Q. Do you need a break? A. No. I thought that the girl I felt bad for her. I've heard nothing but other than that her husband was lazy and didn't work and was a bum. And I felt bad because I thought you know, I think about my own	10 11 12 13 14 15 16 17	Argumentative. And I don't know what "the point" is. It's not a question.  THE WITNESS: Excuse me.  MR. KIMMEL: Do you need a break, sir?  THE WITNESS: No.  MR. KIMMEL: Beth, do you need a break?  MS. WALKER: No, but if you need a
10 11 12 13 14 15 16 17 18 19	man I pulled my load and I felt bad for her personally. Okay? That has nothing to do with this. If you want to use that against me, please do so. I'll leave the room because I'm a little emotional. I felt bad. Q. Do you need a break? A. No. I thought that the girl I felt bad for her. I've heard nothing but other than that her husband was lazy and didn't work and was a bum. And I felt bad because I thought you know, I think about my own three daughters. Okay? I think about my own wife. If	10 11 12 13 14 15 16 17 18	Argumentative. And I don't know what "the point" is. It's not a question.  THE WITNESS: Excuse me.  MR. KIMMEL: Do you need a break, sir?  THE WITNESS: No.  MR. KIMMEL: Beth, do you need a break?  MS. WALKER: No, but if you need a break, you can have one.
10 11 12 13 14 15 16 17 18 19 20 21	man I pulled my load and I felt bad for her personally. Okay? That has nothing to do with this. If you want to use that against me, please do so. I'll leave the room because I'm a little emotional. I felt bad. Q. Do you need a break? A. No. I thought that the girl I felt bad for her. I've heard nothing but other than that her husband was lazy and didn't work and was a bum. And I felt bad because I thought you know, I think about my own three daughters. Okay? I think about my own wife. If I'm wrong on that, God forgive me, but I happen to care about people. And I have enough people that can say	10 11 12 13 14 15 16 17 18 19	Argumentative. And I don't know what "the point" is. It's not a question.  THE WITNESS: Excuse me.  MR. KIMMEL: Do you need a break, sir?  THE WITNESS: No.  MR. KIMMEL: Beth, do you need a break?  MS. WALKER: No, but if you need a break, you can have one.  MR. KIMMEL: No. I'm just trying
9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	man I pulled my load and I felt bad for her personally. Okay? That has nothing to do with this. If you want to use that against me, please do so. I'll leave the room because I'm a little emotional. I felt bad. Q. Do you need a break? A. No. I thought that the girl I felt bad for her. I've heard nothing but other than that her husband was lazy and didn't work and was a bum. And I felt bad because I thought you know, I think about my own three daughters. Okay? I think about my own wife. If I'm wrong on that, God forgive me, but I happen to care	10 11 12 13 14 15 16 17 18 19 20 21	Argumentative. And I don't know what "the point" is. It's not a question.  THE WITNESS: Excuse me.  MR. KIMMEL: Do you need a break, sir?  THE WITNESS: No.  MR. KIMMEL: Beth, do you need a break?  MS. WALKER: No, but if you need a break, you can have one.

1 MS. WALKER: Objection to the form. 2 THE WITNESS: I don't know the 3 relevance of that. 4 question. 5 MS. WALKER: I thought you finished 6 the question. 6 the question. 7 MR. KIMMEL: I, actually, had three 7 witness, so you should answer the question. 8 or four words after you objected. 9 THE WITNESS: Go ahead. 10 MR. KIMMEL: This is what we do. 11 Could you read it back, please? 12 12 A. What's Bob 13 (The court reporter read back as 13 14 follows: 14 MS. WALKER: Objection to the form. 15 MS. WALKER: Objection to the form. 16 Mr. Engle, a service advisor, came to be known as "Bob 17 Engle, service manager of Fred Beans Hyundai" 18 MS. WALKER: Objection to the form. 19 MS. WALKER: Objection to the form. 20 MS. WALKER: Objection to the form. 21 BY MR. KIMMEL: on those 12 MR. KIMMEL: Let's approach it this messages?")		Page 69		Page 71
2 Q. Sure. Do you know who Bob Engle is? 3 A. I do. 4 Q. Who's Bob Engle? 5 A. He is a service advisor. 6 Q. A what store? 7 A. Fred Beans Hyundai. 8 Q. Is Mr. Engle a service manager? 9 A. No, sir. 10 Q. Has he ever been a service manager — 11 A. Not to the best of my knowledge. 12 Q. — for your company? 13 A. No, sir. 14 Q. I'm sure you are aware of this, sir, but there were some uschore of Fred Beans. Are you aware— 15 some messages left by Mr. Engle on my client's answering from machine as a customer of Fred Beans. Are you aware— 16 across to be known as 'Bob Engle, service manager of Fred Beans Hyundai"— 20 Beans Hyundai"— 21 A. Yes, sir. 22 MS. WALKER: Objection to the form. 23 MR. KIMMEL: Let me finish the question. 4 question. 5 MR. KIMMEL: Let me finish the question. 6 MR. KIMMEL: I, actually, had three or four words after you objected. 7 Grour overds after you objected. 8 or four words after you objected. 9 THE WITNESS: Go ahead. 10 MR. KIMMEL: I, lactually, had three or four words after you objected. 11 Could you read it back, please? 12 (The court reporter read back as follows: 13 (The court reporter read back as follows: 14 (The court reporter read back as follows: 15 (The court reporter read back as follows: 16 MK. Engle, a service advisor, came to be known as 'Bob Engle, service manager of Fred Beans Hyundai'' — 18 MS. WALKER: Objection to the form. 19 MS. WALKER: Objection to the form. 19 MS. WALKER: Objection to the form. 10 MR. KIMMEL: This is what we do. 11 Could you read it back, please? 12 (The court reporter read back as follows: 13 (The court reporter read back as follows: 14 (The court reporter read back as follows: 15 (The court reporter read back as follows: 16 (The court reporter read back as follows: 17 (The court reporter read back as follows: 18 (The Could you read it back, please? 19 (The court reporter read back as follows: 20 (The court reporter	1	BY MR. KIMMEL:	1	script put in front of him by a company called Auto
3 A. 1 do. 4 Q. Who's Bob Engle? 5 A. He is a service advisor. 6 Q. At what store? 7 A. Fred Beans Hyundal. 8 Q. Is Mr. Engle a service manager? 9 A. No, sir. 11 Q. In sure you are aware of this, sir, but there were some seases let by Mr. Engle on my client's answering machine as a customer of Fred Beans. Are you aware - 15 A. A so, sir. 18 Q. Can you tell me how Mr. Engle, a service manager of Fred Beans. Are you aware - 17 A. Yes, sir. 18 Q. Can you tell me how Mr. Engle, a service manager of Fred Beans. Are you aware - 18 MS. WALKER: Objection to the form. 19 A was a	2			
4 A. He is a service advisor. 5 A. He is a service advisor. 6 Q. At what store? 7 A. Fred Beans Hyundai. 9 A. No, sir. 10 Q. Has he ever been a service manager — 11 A. Not to the best of my knowledge. 12 Q. — for your company? 13 A. No, sir. 14 Q. I'm sure you are aware of this, sir, but there were some messages left by Mr. Engle on my client's answering messages left by Mr. Engle on my client's answering messages left by Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai" — 17 A. Yes, sir. 18 Q. Can you tell me how Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai" — 19 BY MR. KIMMEL  Page 70 1 Q. — on those messages? 2 ————————————————————————————————————	3			
5 A. He is a service advisor. 6 Q. At what store? 7 A. Fred Beans Hyundai. 8 Q. Is Mr. Engle a service manager? 9 A. No, sir. 10 Q. Has he ever been a service manager — 11 A. Not to the best of my knowledge. 12 Q for your company? 13 A. No, sir. 14 Q. Tri sure you are aware of this, sir, but there were some sages left by Mr. Engle on my client's answering machine as a customer of Fred Beans. Are you aware— 17 A. Yes, sir. 18 Q. Can you tell me how Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai"— 21 ———————————————————————————————————	4			
6 Q. At what store? 7 A. Fred Beans Hyundai. 8 Q. Is Mir. Engle a service manager? 9 A. No, sir. 10 Q. Has he ever been a service manager	5			
7 A. Fred Beans Hyundai. 8 Q. Is Mr. Engle a service manager? 9 A. No, sir. 10 Q. Has he ever been a service manager— 11 A. Not to the best of my knowledge. 12 Q. — for your company? 13 A. No, sir. 14 Q. I'm sure you are aware of this, sir, but there were in some messages left by Mr. Engle on my client's answering machine as a customer of Fred Beans. Are you aware— 15 some messages left by Mr. Engle, a service manager of Fred Beans and the time? 16 machine as a customer of Fred Beans. Are you aware— 17 A. Yes, sir. 18 Q. Can you tell me how Mr. Engle, a service manager of Fred Beans Hyundai in Ms. WALKER: Objection to the form. 19 Beans Hyundai — 20 Beans Hyundai — 21	6			BY MR. KIMMEL:
8 Q. Is Mr. Engle a service manager? 9 A. No, sir. 10 Q. Has he ever been a service manager — 11 A. Not to the best of my knowledge. 12 Q. — for your company? 13 A. No, sir. 14 Q. I'm sure you are aware of this, sir, but there were 15 some messages left by Mr. Engle on my client's answering 15 machine as a customer of Fred Beans. Are you aware — 17 A. Yes, sir. 18 Q. Can you tell me how Mr. Engle, a service advisor, 19 came to be known as "Bob Engle, service manager of Fred Beans Hyundai" — 22 MS. WALKER: Objection to the form. 23 MR. KIMMEL: 1. actually, had three 4 question. 24 BY MR. KIMMEL: Let me finish the 4 question. 25 MR. KIMMEL: 1, actually, had three 6 the question. 26 MR. KIMMEL: 1, actually, had three 7 minished 10 mR, KIMMEL: This is what we do. 10 MR, KIMMEL: This is what we do. 11 Could you read it back, please? 17 MS. WALKER: Objection to the form. 27 mR. KIMMEL: This is what we do. 19 mR. Figle, a service advisor, 27 mR. Figle, a service manager of Fred Beans Hyundai" — 28 mg. MR. KIMMEL: This is what we do. 10 mR. KIMMEL: This is what we do. 11 Could you read it back, please? 29 mg. "QUESTION: Can you tell me how Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai" — 19 MS. WALKER: Objection to the form. 19 MS. WALKER: Objection to the f				
9 A. No, sir. 10 Q. Has he ever been a service manager — 11 A. Not to the best of my knowledge. 12 Q for your company? 13 A. No, sir. 14 Q. I'm sure you are aware of this, sir, but there were some messages left by Mr. Engle on my client's answering machine as a customer of Fred Beans. Are you aware — 17 A. Yes, sir. 18 Q. Can you tell me how Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai" — 19 A. Yes, sir. 10 Q. Can you tell me how Mr. Engle, a service advisor, and the firm of the form. 11 A. Was was a substance of Fred Beans and the firm of the form. 12 MS. WALKER: Objection to the form. 13 MS. WALKER: Objection to the form. 14 Question. 15 MS. WALKER: I thought you finished the question. 16 MR. KIMMEL: I, actually, had three or four words after you objected. 17 Could you read it back, please? 18 "QUESTION: Can you tell me how firm of looks: 19 "QUESTION: Can you tell me how firm of looks: 10 MS. WALKER: Objection to the form. 11 Could you read it back, please? 12 ————————————————————————————————————	Ì			
10 Q. Has he ever been a service manager — 11 A. Not to the best of my knowledge. 12 Q. — for your company? 13 A. No, sir. 14 Q. I'm sure you are aware of this, sir, but there were 15 some messages left by Mr. Engle on my client's answering 16 machine as a customer of Fred Beans. Are you aware—17 A. Yes, sir. 18 Q. Can you tell me how Mr. Engle, a service advisor, 18 Cambo to be known as "Bob Engle, service manager of Fred 20 Beans Hyundai"—21 ——22 MS. WALKER: Objection to the form. 23 BY MR. KIMMEL 24 PAR. KIMMEL 25 MS. WALKER: It thought you finished 26 the question. 26 MS. WALKER: It thought you finished 27 the question. 27 MS. WALKER: It hought you finished 28 or four words after you objected. 28 MR. KIMMEL: This is what we do. 29 THE WITNESS: Go ahead. 30 (The court reporter read back as 14 follows: "QUESTION: Can you tell me how Mr. Engle, a service manager of Fred Beans Hyundai"—3 (The court reporter read back as 14 follows: "QUESTION: Can you tell me how Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai"—4 (The Court reporter read back as 14 follows: "QUESTION: Can you tell me how Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai"—4 (The Court reporter read back as 14 follows: "Glows: "QUESTION: Can you tell me how Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai"—4 (The Court reporter read back as 16 follows: "Glows: "Gl	9	-		
11 A. Not to the best of my knowledge. 12 Q for your company? 13 A. No, sir. 14 Q. I'm sure you are aware of this, sir, but there were some messages left by Mr. Engle on my client's answering membrine as a customer of Fred Beans. Are you aware 17 A. Yes, sir. 18 Q. Can you tell me how Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred 20 Beans Hyundal" 21 23 MR. WALKER: Objection to the form. 21 A. Was will make the way objected. 22 MS. WALKER: I thought you finished the question. 23 MR. KIMMEL: Let me finish the question. 24 MS. WALKER: I thought you finished the question. 25 MS. WALKER: I thought you finished the question. 26 MS. WALKER: I thought you finished the question. 27 MS. WALKER: I thought you finished the question. 28 Or four words after you objected. 39 THE WITNESS: Go ahead. 40 MR. KIMMEL: This is what we do. 41 Could you read it back, please? 41 follows: 42 "QUESTION: Can you tell me how Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundal" 124 A. What's Bob 125 MS. WALKER: Objection to the form. 41 The WITNESS: Go ahead. 42 "QUESTION: Can you tell me how Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundal" 126 Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundal" 126 MS. WALKER: Objection to the form. 43 MS. WALKER: Objection to the form. 44 Question. 55 MS. WALKER: Objection to the form. 56 MS. WALKER: Objection to the form. 57 MS. WALKER: Objection to the form. 58 MS. WALKER: Objection to the form. 59 MS. WALKER: Objection to the form. 50 MS. WALKER: Objection to the form. 50 MR. KIMMEL: Why are you objecting if I hadn't finished the question? 50 MS. WALKER: Well, my client started to answer because 127 MR. KIMMEL: Let's approach it this	10	•		
12 Q for your company? 13 A. No, sir. 14 Q. I'm sure you are aware of this, sir, but there were some messages left by Mr. Engle on my client's answering machine as a customer of Fred Beans. Are you aware 15 some messages left by Mr. Engle on my client's answering machine as a customer of Fred Beans. Are you aware 16 A. Yes, sir. 18 Q. Can you tell me how Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai" 20 Beans Hyundai" 21 MS. WALKER: Let him finish his guestion. 22 MS. WALKER: Objection to the form. 23 MS. WALKER: Objection to the form. 24 BY MR. KIMMEL 25 Page 70 26 Page 70 27 Page 70 28 MR. KIMMEL: Let me finish the guestion. 29 MR. KIMMEL: Let me finish the guestion. 30 MR. KIMMEL: I, actually, had three or four words after you objected. 31 MR. KIMMEL: I, actually, had three or four words after you objected. 32 MR. KIMMEL: This is what we do. 33 (The court reporter read back as follows: 34 Glows: 35 Glows: 36 MR. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai" 15 MS. WALKER: Objection to the form. 16 Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai" 16 MS. WALKER: Objection to the form. 17 MS. WALKER: Objection to the form. 18 MS. WALKER: Objection to the form. 19 MS. WALKER: Objection to the form. 10 MR. KIMMEL: This is what we do. 11 Could you read it back, please? 12  "THE WITNESS: Go ahead. 13 (The court reporter read back as follows: 14 MS. WALKER: Objection to the form. 15 MS. WALKER: Objection to the form. 16 Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai" 17 MS. WALKER: Objection to the form. 18 MS. WALKER: Objection to the form. 19 MS. WALKER: Objection to the form. 19 MS. WALKER: Well, my client started to answer because 20 MS. WALKER: Well, my client started to answer because 21 MR. KIMMEL: Let's approach it this	1			•
13 A. No, sir. 14 Q. I'm sure you are aware of this, sir, but there were 15 some messages left by Mr. Engle on my client's answering 16 machine as a customer of Fred Beans. Are you aware – 17 A. Yes, sir. 18 Q. Can you tell me how Mr. Engle, a service advisor, 19 came to be known as "Bob Engle, service manager of Fred 20 Beans Hyundai" – 21	1	*		
14 Q. I'm sure you are aware of this, sir, but there were some messages left by Mr. Engle on my client's answering from achine as a customer of Fred Beans. Are you aware— 17 A. Yes, sir. 18 Q. Can you tell me how Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai"— 20 Beans Hyundai"— 21 ———————————————————————————————————	ı			
15 some messages left by Mr. Engle on my client's answering machine as a customer of Fred Beans. Are you aware — 17		•		-
16 machine as a customer of Fred Beans. Are you aware— 17 A. Yes, sir. 18 Q. Can you tell me how Mr. Engle, a service advisor, 19 came to be known as "Bob Engle, service manager of Fred 20 Beans Hyundal"— 21 ———————————————————————————————————	1			•
17 A. Yes, sir. 18 Q. Can you tell me how Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai" — 20 Beans Hyundai" — 21 —————————————————————————————————				7. Transwite important to you to harify your risk on.
18 Q. Can you tell me how Mr. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred 20 Beans Hyundai" 21 MS. WALKER: Objection to the form. 22 MS. WALKER: Objection to the form. 23 MS. WALKER: Objection to the form. 24 BY MR. KIMMEL 25 MS. WALKER: Objection to the form. 25 MR. KIMMEL 26 MS. WALKER: Objection to the form. 26 MR. KIMMEL 27 MS. WALKER: Objection to the form. 27 MS. WALKER: I thought you finished 28 MS. WALKER: I thought you finished 29 MR. KIMMEL: I, actually, had three 29 MR. KIMMEL: I, actually, had three 29 MR. KIMMEL: This is what we do. 20 MR. KIMMEL: This is what we do. 21 Could you read it back, please? 21 MS. WALKER: Objection to the form. 21 MS. WALKER: Objection to the form. 22 MS. WALKER: Objection to the form. 24 MS. WALKER: Objection to the form. 25 MS. WALKER: Objection to the form. 26 MS. WALKER: Objection to the form. 27 MS. WALKER: Objection to the form. 28 MS. WALKER: Objection to the form. 29 MS. WALKER: Objection to the form. 20 MS. WALKER: Objection to the form. 21 MS. WALKER: Well, my client started to answer because 22 MS. WALKER: Objection to the form. 21 MR. KIMMEL: Let's approach it this messages?") MR. KIMMEL: Let's approach it this messages?") MR. KIMMEL: Let's approach it this messages?") MR. KIMMEL: Let's approach it this	1	•		MS WAI KER! Let him finish his
19 came to be known as "Bob Engle, service manager of Fred Beans Hyundai"	1			
Beans Hyundai"  21	1			question.
21				BY MD KIMMEL:
MS. WALKER: Objection to the form.  BYMR. KIMMEL  Page 70  Q. — on those messages?  MR. KIMMEL: Let me finish the question.  MR. KIMMEL: Let me finish the question.  MR. KIMMEL: I, actually, had three or four words after you objected.  MR. KIMMEL: This is what we do.  Could you read it back, please?  (The court reporter read back as follows:  "QUESTION: Can you tell me how for Engle, service manager of Fred Beans Hyundai"—  MR. KIMMEL: The form.  "QUESTION: Can you tell me how form.  MR. Engle, a service advisor, came to be known as "Bob messages?")  MS. WALKER: Objection to the form.  And What's approach it this message would think that Bob Engle, service manager of Fred Beans Hyundai, was calling them?  Page 7:  MRS. WALKER: Objection to the form.  THE WITNESS: I don't know the relevance of that.  THE WITNESS: I don't know the relevance of that.  And WHALKER: Objection to the form.  And What's Bob Engle, service manager of Fred Beans Hyundai"—  And What's Bob Engle, service manager of Fred Beans Hyundai"—  And What's Bob Engle, service manager of Fred MRS. WALKER: Objection to the form.  He hasn't finished the question. He hasn't finished the question.  MR. KIMMEL: Why are you objecting  If I hadn't finished the question?  MRS. WALKER: Well, my client  Started to answer because —  MR. KIMMEL: Let's approach it this  Way.	1	Beans Hydridai		
Page 70  Page 70  Q on those messages?  MR. KIMMEL: Let me finish the  MR. KIMMEL: I, actually, had three  or four words after you objected.  MR. KIMMEL: This is what we do.  Could you read it back, please?  (The court reporter read back as  MR. KIMMEL: This is what we do.  Could you read it back, please?  MR. KIMMEL: This is what we do.  Could you read it back, please?  MR. KIMMEL: This is what we do.  Could you read it back, please?  MR. KIMMEL: This is what we do.  MR. KIMMEL: This is Bob Engle, service manager of Fred  Beans Hyundai"  A. What's Bob  MR. WALKER: Objection to the form.  He hasn't finished the question. He hasn't finished the  question.  MR. KIMMEL: Why are you objecting  if I hadn't finished the question?  MR. KIMMEL: Well, my client  started to answer because  MR. KIMMEL: Let's approach it this  messages?")		MS WALKER: Objection to the form		•
Page 70  Page 77  Page 77  Page 77  MS. WALKER: Objection to the form.  Page 78  MS. WALKER: Objection to the form.  Page 78  MS. WALKER: Objection to the form.  Page 79  MS. WALKER: Objection to the f		WALKER. Objection to the form.		-
Page 70  1 Q on those messages? 1 MS. WALKER: Objection to the form. 2 THE WITNESS: I don't know the. 3 relevance of that. 4 question. 5 MS. WALKER: I thought you finished 6 the question. 7 MR. KIMMEL: I, actually, had three 8 or four words after you objected. 9 THE WITNESS: Go ahead. 10 MR. KIMMEL: This is what we do. 11 Could you read it back, please? 12 13 (The court reporter read back as 14 follows: 15 "QUESTION: Can you tell me how 16 Mr. Engle, a service advisor, came to be known as "Bob 17 Engle, service manager of Fred Beans Hyundai" 18 MS. WALKER: Objection to the form. 19 MS. WALKER: Objection to the form. 20 MR. KIMMEL: on those 21 MR. KIMMEL: Let's approach it this 22 way.		BY MR KIMMEI		Fred beans Hydridal, was calling them?
1 MS. WALKER: Objection to the form. 2 THE WITNESS: I don't know the 3 MR. KIMMEL: Let me finish the 4 question 5 MS. WALKER: I thought you finished 6 the question 7 MR. KIMMEL: I, actually, had three 8 or four words after you objected 9 THE WITNESS: Go ahead 10 MR. KIMMEL: This is what we do 11 Could you read it back, please? 12 13 (The court reporter read back as 14 follows: 15 "QUESTION: Can you tell me how 16 Mr. Engle, a service advisor, came to be known as "Bob 17 MS. WALKER: Objection to the form 18 MS. WALKER: Objection to the form 19 MS. WALKER: Objection to the form 10 MR. KIMMEL: Why are you objecting 11 MS. WALKER: Objection to the form 12 MS. WALKER: Well, my client 13 MR. KIMMEL: Let's approach it this messages?") 14 MS. WALKER: Objection to the form 15 MR. KIMMEL: Let's approach it this 16 MR. KIMMEL: Let's approach it this 17 MR. KIMMEL: Let's approach it this 18 MR. KIMMEL: Let's approach it this 19 MR. KIMMEL: Let's approach it this	27		124	
MR. KIMMEL: Let me finish the  MR. WALKER: I thought you finished  The question.  MR. KIMMEL: I, actually, had three  MR. KIMMEL: I, actually, had three  MR. KIMMEL: I, actually, had three  The WITNESS: Go ahead.  MR. KIMMEL: This is what we do.  MR. KIMMEL: This is what we do.  Could you read it back, please?  MR. KIMMEL: This is what we do.  The court reporter read back as  MR. KIMMEL: This is what we do.  The court reporter read back as  MR. KIMMEL: This is what we do.  MR. KIMMEL: This is Bob Engle, service manager of Fred  Beans Hyundai"  MR. WALKER: Objection to the form.  MR. WALKER: Objection to the form.  MR. KIMMEL: Why are you objecting  MR. KIMMEL: Why are you objecting  MR. WALKER: Well, my client  Started to answer because  MR. KIMMEL: Let's approach it this  MR. KIMMEL: Let's approach it this  MR. KIMMEL: Let's approach it this		Page 70		Page 72
MR. KIMMEL: Let me finish the question.  MS. WALKER: I thought you finished the question.  MR. KIMMEL: I, actually, had three MR. KIMMEL: I, actually, had three or four words after you objected. MR. KIMMEL: This is what we do.  MR. KIMMEL: This is what we do.  Could you read it back, please?  (The court reporter read back as  MR. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai"  MR. Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai"  MS. WALKER: Objection to the form.  MR. KIMMEL: on those messages?")  MR. KIMMEL: Let's approach it this  messages?")  A What's Bob  MR. KIMMEL: Why are you objecting if I hadn't finished the question?  MR. KIMMEL: Let's approach it this  messages?")	1	Q on those messages?	1	MS. WALKER: Objection to the form.
4 question.  5 MS. WALKER: I thought you finished  6 the question.  7 MR. KIMMEL: I, actually, had three  8 or four words after you objected.  9 THE WITNESS: Go ahead.  10 MR. KIMMEL: This is what we do.  11 Could you read it back, please?  12  13 (The court reporter read back as  14 follows:  15 "QUESTION: Can you tell me how  16 Mr. Engle, a service advisor, came to be known as "Bob  17 Engle, service manager of Fred Beans Hyundai"  18 PYMR. KIMMEL:  6 Q. Well, unfortunately, you're not counsel. You're a  7 witness, so you should answer the question.  8 A. Okay. Do I understand say that again.  9 Q. Do you understand how somebody might perceive the message, "Hi, this is Bob Engle, service manager of Fred Beans Hyundai"  12 A. What's Bob  13 SWALKER: Objection to the form.  14 MS. WALKER: Objection to the form.  15 He hasn't finished the question. He hasn't finished the question.  16 MR. KIMMEL: Why are you objecting  17 MS. WALKER: Objection to the form.  18 if I hadn't finished the question?  19 MS. WALKER: Well, my client  10 started to answer because  21 BY MR. KIMMEL: on those  22 way.	2		2	THE WITNESS: I don't know the
5 MS. WALKER: I thought you finished 6 the question. 7 MR. KIMMEL: I, actually, had three 8 or four words after you objected. 9 THE WITNESS: Go ahead. 10 MR. KIMMEL: This is what we do. 11 Could you read it back, please? 12 13 (The court reporter read back as 14 follows: 15 "QUESTION: Can you tell me how 16 Mr. Engle, a service advisor, came to be known as "Bob 17 Engle, service manager of Fred Beans Hyundai" 18 Pans Hyundai" 19 MS. WALKER: Objection to the form. 10 MR. KIMMEL: This is what we do. 11 Could you read it back, please? 12 A. What's Bob 13 (The court reporter read back as 14 follows: 15 "QUESTION: Can you tell me how 16 Mr. Engle, a service advisor, came to be known as "Bob 17 Engle, service manager of Fred Beans Hyundai" 18 19 MS. WALKER: Objection to the form. 20 MS. WALKER: Objection to the form. 21 MS. WALKER: Well, my client 22 way.	3	MR. KIMMEL: Let me finish the	3	relevance of that.
the question.  MR. KIMMEL: I, actually, had three  MR. KIMMEL: I, actually, had three  or four words after you objected.  MR. KIMMESS: Go ahead.  MR. KIMMEL: This is what we do.  THE WITNESS: Go ahead.  MR. KIMMEL: This is what we do.  THE WITNESS: Go ahead.  MR. KIMMEL: This is what we do.  THE WITNESS: Go ahead.  MR. KIMMEL: This is what we do.  THE WITNESS: Go ahead.  MR. KIMMEL: This is what we do.  MR. What's Bob Engle, service manager of Fred  MR. What's Bob  MR. WALKER: Objection to the form.  MR. WALKER: Objection to the form.  MR. KIMMEL: Why are you objecting  MR. KIMMEL: Why are you objecting  MR. WALKER: Well, my client  Started to answer because  MR. KIMMEL: Let's approach it this  MR. KIMMEL: Let's approach it this  MR. KIMMEL: Let's approach it this	4	question.	4	
7 MR. KIMMEL: I, actually, had three 8 or four words after you objected. 9 THE WITNESS: Go ahead. 10 MR. KIMMEL: This is what we do. 11 Could you read it back, please? 12 13 (The court reporter read back as 14 follows: 15 "QUESTION: Can you tell me how 16 Mr. Engle, a service advisor, came to be known as "Bob 17 Engle, service manager of Fred Beans Hyundai" 18 Engle, service manager of Fred Beans Hyundai" 19 MS. WALKER: Objection to the form. 19 MS. WALKER: Objection to the form. 20 MS. WALKER: Objection to the form. 21 MS. WALKER: Well, my client 22 messages?") 27 witness, so you should answer the question. 8 A. Okay. Do I understand say that again. 9 Q. Do you understand how somebody might perceive the message, "Hi, this is Bob Engle, service manager of Fred 10 message, "Hi, this is Bob Engle, service manager of Fred 11 Beans Hyundai" 12 A. What's Bob 13 14 MS. WALKER: Objection to the form. 15 He hasn't finished the question. He hasn't finished the question. 16 MR. KIMMEL: Why are you objecting 17 MS. WALKER: Well, my client 18 started to answer because 20 MR. KIMMEL: Let's approach it this 21 way.	5	MS. WALKER: I thought you finished	5	BY MR. KIMMEL:
8 or four words after you objected. 9 THE WITNESS: Go ahead. 10 MR. KIMMEL: This is what we do. 11 Could you read it back, please? 12 13 (The court reporter read back as 14 follows: 15 "QUESTION: Can you tell me how 16 Mr. Engle, a service advisor, came to be known as "Bob 17 Engle, service manager of Fred Beans Hyundai" 18 Engle, service manager of Fred Beans Hyundai" 19 MS. WALKER: Objection to the form. 19 MS. WALKER: Objection to the form. 20 21 BY MR. KIMMEL: on those 22 messages?")  8 A. Okay. Do I understand say that again. 9 Q. Do you understand how somebody might perceive the message, "Hi, this is Bob Engle, service manager of Fred 10 message, "Hi, this is Bob Engle, service manager of Fred 11 Beans Hyundai" 12 A. What's Bob 13	6	the question.	6	Q. Well, unfortunately, you're not counsel. You're a
THE WITNESS: Go ahead.  MR. KIMMEL: This is what we do.  Could you read it back, please?  (The court reporter read back as  Gollows:  "QUESTION: Can you tell me how  Mr. Engle, a service advisor, came to be known as "Bob Engle, service davisor, came to be known as "Bob Engle, a service advisor, came to be known as "Bob Engle, service davisor, came to be known as "Bob Engle, a service advisor, came to be known as "Bob Engle, a service advisor, came to be known as "Bob Engle, a service advisor, came to be known as "Bob Engle, a service advisor, came to be known as "Bob Engle, a service advisor, came to be known as "Bob Engle, a service advisor, came to be known as "Bob Engle, a service advisor, came to be known as "Bob Engle, a service advisor, came to be known as "Bob Engle, service manager of Fred Beans Hyundai"  Engle, service manager of Fred Beans Hyundai"  MS. WALKER: Why are you objecting if I hadn't finished the question?  MS. WALKER: Well, my client  Started to answer because  ENGLED AND WALKER: Well, my client  Started to answer because  MR. KIMMEL: Let's approach it this  Way.	7	MR. KIMMEL: I, actually, had three	7	witness, so you should answer the question.
10 MR. KIMMEL: This is what we do. 11 Could you read it back, please? 12 13 (The court reporter read back as 14 follows: 15 "QUESTION: Can you tell me how 16 Mr. Engle, a service advisor, came to be known as "Bob 17 Engle, service manager of Fred Beans Hyundai" 18 19 MS. WALKER: Objection to the form. 19 MS. WALKER: Objection to the form. 20 21 BY MR. KIMMEL: on those 22 messages?")  10 message, "Hi, this is Bob Engle, service manager of Fred Beans Hyundai" 12 A. What's Bob 13	8	or four words after you objected.	8	A. Okay. Do I understand say that again.
Could you read it back, please?  11 Beans Hyundai"  12 A. What's Bob  13 (The court reporter read back as  14 follows:  15 "QUESTION: Can you tell me how  16 Mr. Engle, a service advisor, came to be known as "Bob  17 Engle, service manager of Fred Beans Hyundai"  18  19 MS. WALKER: Objection to the form.  19 MS. WALKER: Objection to the form.  20 Started to answer because  21 BY MR. KIMMEL: on those  22 way.	9	THE WITNESS: Go ahead.	9	Q. Do you understand how somebody might perceive the
12 13 (The court reporter read back as 14 follows: 15 "QUESTION: Can you tell me how 16 Mr. Engle, a service advisor, came to be known as "Bob 17 Engle, service manager of Fred Beans Hyundai" 18 19 MS. WALKER: Objection to the form. 19 MS. WALKER: Objection to the form. 20 21 BY MR. KIMMEL: on those 22 way.	10	MR. KIMMEL: This is what we do.	10	message, "Hi, this is Bob Engle, service manager of Fred
13 (The court reporter read back as 14 follows: 15 "QUESTION: Can you tell me how 16 Mr. Engle, a service advisor, came to be known as "Bob 17 Engle, service manager of Fred Beans Hyundai" 18 19 MS. WALKER: Objection to the form. 19 MS. WALKER: Objection to the form. 20 21 BY MR. KIMMEL: on those 22 way.	11	Could you read it back, please?	11	Beans Hyundai"
follows:  "QUESTION: Can you tell me how  "Rengle, a service advisor, came to be known as "Bob  "Engle, service manager of Fred Beans Hyundai"  "MS. WALKER: Objection to the form.  "MS. WALKER: Objection. He hasn't finished the question.  "MR. KIMMEL: Why are you objecting  "MS. WALKER: Objection to the form.  "MS. WALKER: Well, my client  "MS. WALKER: Well, my	12		12	A. What's Bob
15 "QUESTION: Can you tell me how 16 Mr. Engle, a service advisor, came to be known as "Bob 17 Engle, service manager of Fred Beans Hyundai" 18 19 MS. WALKER: Objection to the form. 20 21 BY MR. KIMMEL: on those 22 messages?")  15 He hasn't finished the question. He hasn't finished the question. 16 Question. 17 MR. KIMMEL: Why are you objecting if I hadn't finished the question? 18 if I hadn't finished the question? 19 MS. WALKER: Well, my client started to answer because 21 MR. KIMMEL: Let's approach it this 22 way.	13	(The court reporter read back as	13	
15 "QUESTION: Can you tell me how 16 Mr. Engle, a service advisor, came to be known as "Bob 17 Engle, service manager of Fred Beans Hyundai" 18 19 MS. WALKER: Objection to the form. 20 21 BY MR. KIMMEL: on those 22 messages?")  15 He hasn't finished the question. He hasn't finished the question. 16 question. 17 MR. KIMMEL: Why are you objecting if I hadn't finished the question? 18 if I hadn't finished the question? 19 MS. WALKER: Well, my client 20 started to answer because 21 MR. KIMMEL: Let's approach it this 22 way.	14	follows:	14	MS. WALKER: Objection to the form.
16 Mr. Engle, a service advisor, came to be known as "Bob 17 Engle, service manager of Fred Beans Hyundai" 18 19 MS. WALKER: Objection to the form. 20 21 BY MR. KIMMEL: on those 22 messages?")  16 question. 17 MR. KIMMEL: Why are you objecting 18 if I hadn't finished the question? 19 MS. WALKER: Well, my client 20 started to answer because 21 MR. KIMMEL: Let's approach it this 22 way.	15	"QUESTION: Can you tell me how	15	·
17 Engle, service manager of Fred Beans Hyundai"  18  19 MS. WALKER: Objection to the form.  20  21 BY MR. KIMMEL: Why are you objecting  18 if I hadn't finished the question?  19 MS. WALKER: Well, my client  20 started to answer because  21 MR. KIMMEL: Let's approach it this  22 way.	16	-	16	
18 19 MS. WALKER: Objection to the form. 20 21 BY MR. KIMMEL: on those 22 messages?")  18 if I hadn't finished the question? 19 MS. WALKER: Well, my client 20 started to answer because 21 MR. KIMMEL: Let's approach it this 22 way.	17	-	17	·
MS. WALKER: Objection to the form.  19 MS. WALKER: Well, my client 20 started to answer because 21 BY MR. KIMMEL: on those 22 messages?")  MR. KIMMEL: Let's approach it this 22 way.	18		18	
20 started to answer because 21 BY MR. KIMMEL: on those 22 messages?")  20 started to answer because 21 MR. KIMMEL: Let's approach it this 22 way.		MS. WALKER: Objection to the form.		·
BY MR. KIMMEL: on those 21 MR. KIMMEL: Let's approach it this 22 way.	20		20	· · · · · · · · · · · · · · · · · · ·
22 messages?") 22 way.	i	BY MR. KIMMEL: on those		
٠		· ,		·
THE WITNESS: Probably read a 24 BY MR. KIMMEL:	23	69° 400° 899	23	!

Page 73 Page 75 1 Q. Mr. Beans, if somebody called you and said, "Hi, 1 BY MR. KIMMEL: 2 I'm Craig Kimmel, service manager of Fred Beans 2 Q. Did you ever place any messages on people's 3 Hyundai," what would you think I was? Who would you 3 machines after learning of this mistake, telling them, 4 think I was? You, who would you think I was? "Craig 4 "Wait a second. Mr. Engle who called you is not our 5 Kimmel, service manager of Fred Beans Hyundai"; right? 5 service manager"? A. I probably would be smart enough to know it was a 6 6 A. I didn't learn of it until I heard it from you. 7 pre-recorded call. 7 Q. Okav. 8 Q. So you think your customers can differentiate 8 A. Not from you, but hearsay. Okay? 9 between a pre-recorded call that's false and facts? 9 Q. Okay. Did you ever investigate how that happened 10 10 at the dealership and to verify it? 11 MS. WALKER: Objection to the form. 11 A. I know he read a script, yes. 12 THE WITNESS: No. No. I think I 12 Q. Did you talk to him about it? 13 know when I get a pre-recorded call. 13 A. No. I talked to whoever gave him the script. 14 14 Q. Did they ask him to read that over the phone or in 15 BY MR. KIMMEL: 15 person? Q. Okay. So if somebody called you and said, "Hi, I'm 16 A. I think -- again, I believe you call in to an 16 17 Craig Kimmel, service manager of Keenan Mercedes" --800-number to pre-record those calls. 17 18 A. He, obviously, was not service manager. 18 Q. Okay. So somebody from Auto Point it was called? 19 Q. That's not my question. I know that's the 19 A. Yeah. We would call in to a company like Auto 20 direction you'd like to take these questions. 20 Point if you wanted to send out a mass call. A mass A. No. It's not the direction I'd like to take it. 21 21 call or a reminder you haven't been in for service. I 22 How would I feel about it? I'd feel he misrepresented 22 subsequently don't use them anymore. Okay? Boom. 23 himself. 23 Q. So what was wrong with saying, "Hi, this is Bob 24 Q. So if I called you and said, "Mr. Beans, my name is 24 Engle from Fred Beans Hyundai"? Page 74 Page 76 1 Craig Kimmel, service manager of Norman Braman Cadillac 1 A. Damned if I know. It wasn't my intent to do that, 2 in Boca Raton Florida" --2 believe me. 3 A. I don't think he would be calling me, but go ahead. 3 Q. Okay. So that was a mistake? 4 Q. Okay. I get you on that. If I had called you and 4 A. Absolutely. 5 made that representation, you would be fair in assuming 5 Q. And how about the mailer that identified him --6 that I was who I said I was; right? A. Absolutely. 7 A. Yes. 7 Q. -- that was a mistake too? 8 Q. Okay. And the average customer who received a 8 A. I had never any intentions of making him service 9 phone call from somebody that says that they are the manager. The man is a good employee, but he's not 9 service manager of Fred Beans Hyundai, that would mean 10 10 capable of that job in our company. 11 what? 11 Q. Okay. So what I'm asking you is --12 12 A. He was capable -- he is capable of coming to work 13 MS. WALKER: Objection to the form. 13 at 7:00 and working until 6:00, and he treats our 14 14 customers well. 15 BY MR. KIMMEL: 15 Q. Okay. So what I'm asking you is if the postcard 16 Q. The content of what is being left on the machine 16 that was sent identifying him as service manager for 17 should be taken as true; right? You want to disperse 17 Fred Beans Hyundai, that was a mistake too? 18 true information to your customers? 18 A. That was a mistake. 19 19 Q. Do you know how many hundreds of thousands of 20 MS. WALKER: Objection to the form. 20 customers received that phone call mistake? 21 THE WITNESS: Certainly done 21 A. I don't have thousands. I can tell you that. 22 without my knowledge. And, no, I don't want to give our Q. Well, you have \$800 million of revenue across the 22 23 customers false information and never have wanted to. 23 company. How many customers would you have from Fred 24 24 Beans Hyundai?

	Page 77		Page 79
1		1	MR. KIMMEL: No, it's not what he
2	MS. WALKER: Objection.	2	says. What are you listening to?
3	THE WITNESS: I'll tell you this:	3	THE WITNESS: I didn't hear a
	We probably have probably in that dealership that	4	word
1	would receive something like that, based on service	5	MS. WALKER: Me either.
	reminders, because we write about 400 customer pay	6	
ı	repair orders a month. That store has a very small base	7	(Audio: This is Bob Engle, service
	of customers, very small base.	8	manager at Fred Beans Hyundai.)
9	• • •	9	MR. KIMMEL: You don't hear
10	BY MR. KIMMEL:	10	"service manager"?
i .	Q. Okay. So how many would you expect to have	11	THE WITNESS: No. I heard
1	received that message, how many people?	12	"manager."
1	A. I don't remember what the first call said.	13	MR. KIMMEL: Let's get an audio
4	Q. Let me play it for you.	14	expert.
15		15	THE WITNESS: Restart it over
16	(Audio: This is Bob Engle, service	16	slowly.
ŀ	manager at Fred Beans Hyundai. I'm calling as part of	17	·
1	our customer care program in our efforts to verify)	18	BY MR. KIMMEL:
19	MS. WALKER: Let's hear it again.	19	Q. You would not agree that that gentleman said he was
20	(Audio: you missed your	20	Bob Engle, service manager at Fred Beans Hyundai?
	regularly scheduled maintenance specified for your	21	
1	vehicle by Hyundai )	22	MS. WALKER: What I heard was,
23	THE WITNESS: We can turn it off.	23	"This is Bob Engle, manager at Fred Beans Hyundai."
24	(Audio: has shown that	24	MR. KIMMEL: I'm not asking you,
	Page 78	***************************************	Page 80
1 1 r	neglecting this maintenance can reduce the life safety	1	Counsel. I'm not asking you to tell your client. I'm
ı	and enjoyment of your vehicle.)	2	asking your client the question.
3	MR. KIMMEL: Keep listening.	3	THE WITNESS: Can we calm down
4	(Audio: If you have any questions	4	here?
	regarding your vehicle give me a call	5	
6	THE WITNESS: I know he's going to	6	BY MR. KIMMEL:
	say Bob Engle, service manager.	7	Q. No, not on this issue, because everybody in this
8	(Audio: at 800-827-2619. I can	, 8	room heard what was said, and I'm not going to sit here
	pe reached any time during our service hours of 7:30 to	9	and listen to your attorney answer the question.
	6:00 Monday through Friday. Again, this is Bob Engle	10	A. I did not hear the word "service" myself.
	vith Fred Beans Hyundai and you can call me directly at	11	Q. If you did not hear the person answer "service
	300-827-2619. Have a great day.)	12	manager," I suggest you get a head phone and I'll send
13	MR. KIMMEL: Okay. He does say	13	you a copy of the recording.
	Fred Beans, service manager.	14	
15	MS. WALKER: Could you play it	15	Now, sir, you say that how many
	gain, Counsel? Because, I mean, the transcription of		people received that voice mail?
	in the deposition	16 17	A. I would imagine that we would do campaigns on a
18	MR. KIMMEL: I'd be glad to play it	18	basis on a monthly basis. How many times that was done, I have no idea. So I would make an assumption
		19	•
19 a	gain for you. Absolutely delighted to play it again.		that maybe people had missed that service for that
	/Audio: This is Bab Engls, samiles	20	period of time. Could be 400, but I don't know that.
21	(Audio: This is Bob Engle, service	21	Q. Okay. How about the cards that went out? Have you
	nanager at Fred Beans Hyundai.)	22	seen the cards that went out?
23	MS. WALKER: Manager.	23	A. I haven't seen that particular card.
24	(Audio: I'm calling )	24	Q. Okay. I'll provide you a copy.

Page 81 Page 83 1 A. But those cards would go out based on the fact that 1 Do I think it was anything materially done wrong to harm a customer or maliciously done? Absolutely not. 2 you missed your appointment. 2 3 Q. Did you ever send cards out that would say anything 3 Q. How about the person who's a customer who gets the 4 other than the name of the person and "service manager" 4 message on the postcard, and who happens to have been 5 underneath it? 5 fired from Fred Beans because they were told their 6 A. Example? 6 position was eliminated, and now they are reading that 7 Q. Well, when a card goes out, it goes out from the 7 somebody who holds that position is the person that 8 service manager typically; right? 8 holds the position that was allegedly eliminated? 9 9 A. I assume you are referring to Cherie? 10 MS. WALKER: Objection to the form. 10 Q. Yeah. 11 11 A. And I believe if you got your client in a room and BY MR. KIMMEL: 12 12 money wasn't involved, your client would say that she 13 Q. Is it signed a certain way? Does it vary? Is the 13 absolutely understood. 14 postcard standardized? I'm trying to understand. 14 Q. So you think that upon receiving that my client 15 A. Auto Point used their own format. Okay? It was a 15 would understand that that was a mistake? 16 service that we signed up for. Many of these 16 A. Your client knows that we didn't replace that 17 manufacturers have services similar to that. In our own 17 position with Bob Engle. 18 case, we generally don't identify -- we identify the 18 Q. So you're saying that despite the call and despite 19 service if it's for a particular group to an assistant 19 the card, she would know that he was not that person? 20 service manager. We usually identify them. If we want 20 A. Absolutely. There was no announcement made by our 21 to send out something from our service manager, we company to that effect. She certainly knew enough 21 22 probably would, but I don't think most of our mail 22 people. She's certainly friends with people in our 23 identifies a particular person. 23 company. Cherie knows in her heart what is right and 24 Q. If the card --24 what is wrong. Page 82 Page 84 1 A. It identifies the dealership. 1 Q. You referred to earlier being concerned about my 2 Q. If the card went out signed, "Bob Engle, service 2 client as a father of three daughters. Is that a fair 3 manager Fred Beans Hyundai," would that card be mistaken 3 characterization of your testimony? 4 in its description of Mr. Engle? 4 A. Yes. 5 5 Q. Would you say that when you were told about my 6 MS. WALKER: Asked and answered. 6 client's condition being pregnant, that your reaction 7 THE WITNESS: Yes, sir, it would might have had a physical manifestation that was visible 7 8 be. 8 to her? 9 9 10 BY MR. KIMMEL: 10 Q. Okay. You think you kept those feelings to 11 Q. Okay. 11 yourself? 12 A. He never was a service manager. 12 A. Yes. 13 Q. Okay. 13 Q. You don't think you had a look of disgust on your 14 A. Isn't today. 14 face? 15 Q. Do you know if those cards ever went out with that 15 A. I wouldn't be disgusted about it. 16 identifier under Bob Engle's name? 16 Q. Okay. Do you think you might have had a look of 17 A. Only through hearsay. I don't remember seeing it. 17 concern on your face? 18 Q. You never investigated it after finding out that 18 A. I would doubt it. 19 19 Q. Isn't it true that neither you nor your daughter, 20 A. I was told they did. 20 Miss Gilbert, every cited any negative performance on 21 Q. Okay. 21 the part of my client from the time she announced her 22 A. What can I do if they did? 22 pregnancy until the time she was let go? 23 Q. I'm just asking. 23 A. Any negative performance? No, I don't think we 24 A. I don't feel they -- do I think it was wrong? Yes. 24 did. I don't know. I didn't, that I know of.

		-,	
	Page 85		Page 87
1	Q. So to be clear, you would agree with the statement	1	
2	that my client was never told from May of 2008 until the	2	MS. WALKER: Objection to the form.
3	date that she was let go	3	
4	A. I don't know what date she became pregnant.	4	BY MR. KIMMEL:
5	Q. Okay.	5	Q. You can answer the first part of the question.
6	A. I don't know what date I was made aware of that.	6	A. I can't measure whether she was doing the best she
7	As far as your client knowing the performance of the	7	could do.
8	store, she had the performance in front of her every	8	Q. Let's answer the first part again.
9	day. You don't always have to tell somebody that we are	9	A. No, I don't.
10	not performing. All you have to do is look at the	10	Q. You characterized my client's husband as somebody
11	report card.	11	who you had heard was lazy or a bum; is that correct?
12	Q. And the customer satisfaction?	12	A. I don't know her husband.
13	A. Customer satisfaction, financial statements,	13	Q. I understand, but you say that's what you heard;
14	selling gross, adding or going backwards in	14	isn't that correct? That was your testimony?
15	Q. Which of those is the report card?	15	A. I always heard that she had to be the primary bread
16	A. Ha? All of those things are report cards on your	16	winner.
17	life, aren't they?	17	Q. Okay. With that extra pressure on her shoulders,
18	Q. So you're saying each of those individually is a	18	do you think that when she was not performing to what
19	report card or all together?	19	you considered to be appropriate standards that made
20	A. I look at my report card.	20	life easier on her by terminating her?
21	Q. I'm asking you to look at hers for a second.	21	
22	A. No. I'm looking at ours.	22	MS. WALKER: Objection to the form.
23	Q. I'm looking	23	THE WITNESS: No. No. I don't
24	A. I don't think of hers.	24	think so.
	Page 86		Page 88
1	Q. Sir	1	
2	A. Our service satisfaction.	2	BY MR. KIMMEL:
3	Q would you ever fire yourself?	3	Q. Do you think that eight months pregnant and four
4	A. Would I ever fire myself? I'd stop taking my pay	4	weeks from going on maternity leave that that made her
5	if I didn't think I was doing a good job.	5	job in life easier, losing her employment?
6	Q. But you still have a job to go to?	6	<del></del>
7	A. I don't know if I have options, Craig. Do you know	7	MS. WALKER: Objection to the form.
8	what the options are?	8	THE WITNESS: You know, we
9	Q. I'd love to answer that question.	9	terminated her because of economic decisions for our
10	A. I wonder if you have options. You have a family.	10	company.
11	You have young children. What are your options?	11	<del></del>
12	Q. I'd love to talk to you about it sometime, other	12	BY MR. KIMMEL;
13	than in this	13	Q. I'm just speaking to what you told me.
14	A. I understand.	14	A. I think we took all those things into
15	Q scenario.	15	consideration. I don't think that anybody was naive
16	A. Probably would too. I don't mean that in any	16	that she wasn't pregnant or non-pregnant. Had she been
17	sarcastic way.	17	pregnant or non-pregnant, male or female, she would have
18	Q. No. I think we understand each other.	18	been gone that day. Because this was about survival.
19	A. I have obligations. I don't have a choice today to	19	This was about how can we survive in this dealership.
20	leave. I have to get up and come to work tomorrow.	20	How can we turn it around. What expenses can be
21	Q. And do you think Miss Santai had a choice in paying	21	eliminated.
22	her bills?	22	Q. Well, why
23	A. Do I?	23	A. And we probably eliminated \$200,000 that day.
24	Q. Do you think she was doing the best she could do?	24	Q. Why didn't you ask Mr. Engle, who was last hired,

Page 89 Page 91 1 to leave and ask my client to take less and work as 1 A. You asked me if she could do -- if she could do 2 Mr. Engle in his position? 2 Mr. Engle's job. 3 3 Q. She had been with you for --4 MS. WALKER: Objection to the form. 4 A. She couldn't do Mr. Engle's job because she 5 THE WITNESS: I think that -- I 5 couldn't come to work in time. 6 don't think that was discussed. Q. So you're saying that my client could do the job of 6 7 7 Mr. Engle's superior, the position that was eliminated? BY MR. KIMMEL: 8 8 A. That's right. 9 Q. Why? 9 Q. But she could not do the position beneath her which 10 A. I don't know why. I can only make an assumption to 10 was Mr. Engle's position which you hired him for and 11 why. 11 trained him for? 12 Q. Do you think it would have been easier for an 12 A. I think you're trying to lead me into something and 13 employee to hear they were getting a reduction in pay in 13 I'm not sure I'm comfortable with it. 14 those economic times as opposed to being let go? 14 Q. That's my, job, sir to prove my case, and that's 15 15 why the question --16 MS. WALKER: Objection to the form. 16 A. You could be proving something that's not the right 17 17 thing to prove. Cherie could do a good job. She's a service manager. She has service know how; correct? We 18 BY MR. KIMMEL: 18 19 Q. You can answer. 19 run a business that requires service do how. 20 A. In the past we have never been very successful, in 20 Q. What is "service do how"? Never heard the term. 21 35 years, reducing people's pay. 21 A. "Do" means we have to come to work at 7:00 and 22 Q. What do you mean "successful"? How do you define 22 unlock the door in the morning, and we have to be there 23 "success"? 23 at 6:00 at night. And if we are going to run on a 24 A. We never wound up -- where it was beneficial to us. 24 minimal staff and have the service -- have the general Page 90 Page 92 1 We never wound up where it was the right thing to do. manager step up and assume all the responsibilities that 2 Just didn't work. Our experience is that it doesn't 2 she handled -- okay -- which he could which he had to 3 work out. When you reduce somebody's pay, it usually 3 do, Tucker had to do, and I want to say he probably causes a lot of anxiety and a lot of bad feelings. 4 4 worked 70 hours a week during that time -- okay -- and a 5 Q. So let me ask you this: Mr. Engle couldn't do my 5 very smart young man. Okay? Not only devoted but a 6 client's job back when my client was doing her job; smart young man. Okay? We needed somebody to come in 6 7 correct? 7 and unlock the door at 7:00 in the morning. 8 A. What Mr. Engle could do? 8 Q. So you're saying my client would not be able to 9 Q. Please just answer the question. Could Mr. Engle 9 unlock the door? 10 do the job that my client did when she was terminated? 10 11 A. No. 11 MS. WALKER: Objection to the form. 12 Q. Could Mr. Engle do the job that my client did, can 12 he do it now? 13 13 BY MR. KIMMEL: 14 A. No. 14 Q. Is that what you're saying? 15 Q. Okay. 15 A. I can't say wasn't able to. Hadn't been able to in 16 A. Let me stop there. I don't know that today. I 16 the past. 17 don't know how much he's grown and matured. What I can 17 Q. Did you ever discipline my client in 2008 for not 18 tell you is that Mr. Engle does come to work at 7:00 and 18 arriving to work on time? he is there until 6:00 at night, and we have to staff 19 19 A. We accepted the fact that she couldn't arrive two 20 that place. 2.0 days a week until 8:30 in that position. Okay? In that 21 Q. Are you saying my client was let go because she 21 position. 22 came in late? 22 Q. Did you ever discipline her for not arriving on 23 A. No. But you asked me --23 time in the hours you said? Q. How does that --24 A. I think there is a better way to rephrase it.

	Page 93	***************************************	Page 95
1	Q. I appreciate that. Maybe you are correct, but this	1	
2	is all I've got to work with. This is who I am.	2	MS. WALKER: Objection to form.
3	A. I think you have a lot to work with. You're not	3	THE TAX OBJUSTION TO TOTAL
4	brain dead.	4	BY MR. KIMMEL:
5	Q. This is who I am and I'll ask the questions to the	5	Q that he held in 2008?
6	best I can, even if it's not the questions to the	6	
7	standard that you hope.	7	MS. WALKER: Objection to the form.
. 8	A. Okay.	8	THE WITNESS: You have to define
9	Q. And I would acknowledge on occasion I will not ask	9	"training" to me.
10	a good question.	10	
11	A. Okay.	11	BY MR. KIMMEL:
12	Q. Understand that?	12	Q. How did Mr. Engle learn how to do his job, do you
13	A. Okay.	13	know, at your company? Because your company is
14	Q. Thank you. Would you agree with me that at no time	14	different than other companies; right?
15	in 2008 or during her pregnancy my client was ever	15	
16	disciplined for not keeping the hours that your company	16	MS. WALKER: Objection to the form.
17	gave to her as an employee?	17	
18	A. We gave her those hours to accommodate her.	18	BY MR. KIMMEL:
19	Q. That's not my question. That's a different answer.	19	Q. Yes?
20	My question was, would you agree with me that she was	20	A. I think every company is a little bit different.
21	never disciplined in 2008 for that purpose?	21	Q. Okay. And Fred Beans likes its employees to be
22		22	trained the Fred Beans way; right?
23	MR. KIMMEL: You can shrug your	23	We have a service quality process manual.
24	shoulders, Counsel, but I wish your client would answer	24	Q. Okay.
	Page 94		Page 96
1	the question.	1	A. We have an outside person that will train people.
2	THE WITNESS: Was she disciplined	2	Q. Okay. Are you aware that Mr. Engle was trained by
3	for not coming to work on time?	3	my client?
4		4	A. I don't like I could answer that question, I'm
5	BY MR. KIMMEL:	5	aware that he worked for your client and I'm aware that
6	Q. On the time and the hours that you gave her.	6	your client probably trained him in some things.
7	A. We were willing to accept the fact that in her	7	Mr. Engle came to us trained as a service advisor.
8	position that we could live with those hours.	8	Q. I understand that.
9	Q. So is that a, "Yes, Mr. Kimmel, we never	9	A. Okay.
10	disciplined her in 2008"?	10	Q. I understand that.
11	A. Yes.	11	But trained to what extent by your client versus
12	Q. Okay. Thank you. You can always explain yourself.	12	anybody else? I don't want anybody to get misconstrued
13	I just need to know your answer first.	13	what the hell "training" means here.
14	A. Okay.	14	Q. Okay.
15	Q. That's the rules. Maybe that's what I should have	15	A. "Training" to you might mean something different
16	gone into in the beginning of this deposition. You can	16	than to whoever reads this document.
17	always answer the question however you like, but you	17	Q. I don't want to get off track. For seven years my
18	have to respond to the question first. Do you	18	client was service manager for your group of
19	understand?	19	dealerships. And Mr. Engle came along in the summer of
20	A. Okay.	20	2008 and worked for my client. Can we agree on that?
21	Q. Okay. I apologize if that was my shortcoming in	21	A. Yes, I can.
22	not explaining that to you.	22	Q. And that she would teach him the procedures that
23	Are you aware that my client	23	your company liked to follow to execute the
24	trained Mr. Engle in the job that he currently holds		responsibilities that needed Mr. Engle to execute?

	D 0F	,	
1.	Page 97		Page 99
	A. Mr. Engle had also a service quality process manual	1	MS. WALKER: Other than what he's
2	to read and learn.	2	testified to already?
3	Q. Okay.	3	MR. KIMMEL: It's a general
4	A. So he could learn that by reading it, or he could	4	question.
5	learn that by her mentoring him. Q. Or both?	5	MS. WALKER: I guess objection.
7	A. Both.	6	Asked and answered.
8		7	THE WITNESS: No.
9	Q. Okay. Are you aware that your daughter met with my client and told her that another position would need to	8	DV MD IZIMAMTI.
10	be found for her because there was potential that she	9	BY MR. KIMMEL:
11	would be unable to work due to her pregnancy?	11	Q. When my client was let go, her responsibilities
12	would be drable to work due to hel pregnancy?	12	were divided among Mr. Tucker and Mr. Engle?
13	MS. WALKER: Objection to the form.	13	A. I would say her responsibilities her basic
14	THE WITNESS: Only through hearsay	14	responsibilities were given to Matt Tucker and some to
15	since this has happened.	15	our service director, Greg Thrasher, at the time.
16	ande this has happened.	16	Q. Were any given to Mr. Engle?
17	BY MR. KIMMEL:	17	A. Not to the best of my knowledge.     Q. Before she was let go, did your marketing company
18	Q. Where did you hear it?	18	ever send voice mail messages or service cards out with
19	A. I don't know.	19	my client's voice or name identifying her as a service
20	Q. Did your daughter tell you that?	20	manager at Fred Beans Hyundai?
21	A. I don't know. I just heard it.	21	A. I don't know. I don't know.
22	Q. Did you and your daughter discuss her deposition a	22	Q. Okay. You indicated earlier that my client was
23	few weeks ago?	23	offered to return to the dealership; is that correct?
24	A. Very little.	24	A. Yes, sir.
	Page 98	<b></b>	
		1	Page 100
1 2	<ul><li>Q. What did you discuss?</li><li>A. Just the fact that she was here, it lasted a long</li></ul>	1	Q. Why would you want somebody who couldn't keep her
3	time, and that she thought that Matt Tucker handled	3	hours returning to your dealership?
4	himself well.	4	MS WALKED, Objection to the forms
5	Q. Did she tell you how she thought she did?	5	MS. WALKER: Objection to the form.  THE WITNESS: We thought that we
6	A. No.	6	were strong enough in regaining some momentum that we
7	Q. Did she make any statements about Miss Santai or	7	should offer her the job back.
8	anything else having to do with the case?	8	Should offer the job back.
9	A. Contrary to popular belief, no. I don't spend a	9	BY MR. KIMMEL:
10	lot of time with my daughter. I don't have that time.	10	Q. What changed that caused to you believe you were
11	We're still rebuilding this company financially.	11	strong enough?
12	Q. I understand. Do you know if my client's job	12	A. Recovery in the business.
13	responsibilities were changed at any time during her	13	Q. At the Hyundai store?
14	pregnancy before she was let go?	14	A. In our yes, at our Hyundai store.
15	A. No.	15	Q. How is it "recovery"?
16	Q. Are you aware that a number of employees holding	16	A. We picked up about \$100,000 in swing in the back
17	the positions with the company let go in October of 2008	17	end between 2008 and 2009.
18	were far less essential to the operation of the	18	Q. You're going to have to explain to a bunch of
19	A. Far less what?	19	laymen what that means.
20	Q. Let me strike that. I'll rephrase it since you	20	A. We it was explained to you today. I saw you and
21	can't hear me.	21	Mr. Szpanka going through the figures.
22	Are you aware whether any other	22	Q. You said something about the "back end." I don't
23	service managers were let go in October of 2008?	23	know if the average person
24		24	A. The service department.
SALES		-	20. Too Coperations

	Page 101		Page 1
1	Q. Okay.	1	dealership to the next in promotions and laterals in
2	A. The service department had about \$100,000	2	doing the same tasks.
3	improvement in profitability and the retail business	3	A. That's not a that's not a big thing in our
4	climate was coming back. General Motors had been	4	company, to move people around.
5	through its bankruptcy. Ford had been Ford did not	5	Q. Well, my
6	go bankrupt. Chrysler went through its bankruptcy. We	6	A. It's not the Sloan organization.
7	lost two Saturn stores. We lost a Pontiac Buick GMC	7	Q. Well, my client did move in 2001 from Mitsubishi
8	store all by Federal Express truck. We lost Pontiac and	8	service to Hyundai service; right? Is that correct?
9	we lost Saab, and we lost all those in a single day in	9	A. That's correct.
10	2009.	10	Q. So that is a lateral in fact, she earned more
11	Q. Okay. I'm still trying to understand what made you	11	money, so it's probably a promotion; isn't that right?
12	want to bring my client back. If things were going	12	A. Yes.
13	better without her, why would you ask her to come back	13	Q. Okay. So do you know of any other service manager
14	if she couldn't keep her hours?	14	who had more seniority at the company than my client
15		15	when she was let go?
16	MS. WALKER: Objection to the form.	16	
17	THE WITNESS: Business was picking	17	MS. WALKER: Objection to the form.
18	up and we thought she had the skills set.	18	THE WITNESS: I think we did have
19		19	service managers that had more seniority at that time,
20	BY MR. KIMMEL:	20	but I'd have to go back. Now you're going back to 2001
21	Q. So	21	and I can't remember that.
22	A. And we didn't terminate her because we were mad or	22	
23	because we were hurt. We terminated that eliminated	23	BY MR. KIMMEL
24	that job strictly as financially. We had no choice. We	24	Q. My next question would be then, did you know that
***************************************	Page 102		Page 10
1	looked at every job in that dealership we could	1	there were other service managers that had less
2	eliminate. We eliminated the sales manager. We	2	seniority within your company
3	eliminated her job. We eliminated the lot men. Reduced	3	A. Yes.
4	our advertising. And we paid a premium to get a floor	4	Q than my client?
5	plan line from six percent. We paid six percent when	5	A. Yes.
6	everybody else was paying under three percent.	6	Q. Why not ask my client to take somebody else's
7	Q. Why not relocate my client to another dealership as	7	position because of her seniority
8	a service manager if she had seniority over other	8	
9	service managers?	9	MS. WALKER: Objection to the form.
L O		10	
1.1	MS. WALKER: Objection to the form.	11	BY MR. KIMMEL:
.2	THE WITNESS: We didn't have that	12	Q considering she was pregnant, had been with you
L3	opportunity.	13	for a number of years?
L <b>4</b>		14	A. You know, the ability to run a shop with 30
l.5	BY MR. KIMMEL:	15	mechanics in it, and you want to run one with eight
1.6	Q. Why not?	16	mechanics or six mechanics is a lot different.
.7	A. We looked at each dealership. When we looked at	17	Q. So somebody with less experience would have a
	expense reduction, we looked at each dealership where we	18	greater opportunity to do the job?
. 8		19	The state of the s
	Could reduce expenses. And certainly lyir. Szbanka snared		MO MALKED OF C. C.
9	could reduce expenses. And certainly Mr. Szpanka shared with you the anxiety and work that we went through to do	20	MS. WALKER' Objection to the form
19 20	with you the anxiety and work that we went through to do that.	20 21	MS. WALKER: Objection to the form.  THE WITNESS: Is it experience or
19 20 21	with you the anxiety and work that we went through to do that.	21	THE WITNESS: Is it experience or
18 19 20 21 22	with you the anxiety and work that we went through to do		•

	Page 105	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Page 107
1	_	1	that.
2	Q. So did you feel that my client was unable to manage a larger shop?	2	Q. If your business thrives, there are going to be
3	a larger shop:	3	
4	MR. KIMMEL: And, Counsel, if you	4	needs for more people, more sales, more service techs?  A. That's true.
5	nod one more time I'm going to put it on the record in a	5	Q. Okay. So that's a time factor as well as an
6	stronger fashion.	6	ability factor. People have to either rise to the
7	stronger rasinon.	7	occasion or not. Would you agree with that?
8	BY MR. KIMMEL:	8	A. Yes.
9	Q. Sir?	9	Q. Did you ever give my client a chance to rise to the
10	A. Do I feel that your client could run a shop with 30	10	occasion in these bad economic times to be a service
11	technicians?	11	manager at a larger facility within your dealership
12	Q. Do you feel that my client could run a larger shop	12	group?
13	than the one that she was running at the Hyundai store	13	A. We didn't have that opportunity.
14	at the time that she was let go?	14	Q. You didn't have that opportunity or didn't consider
15	A. Maybe 10 percent. Maybe 20 percent.	15	that opportunity?
16	Q. Do you	16	A. We didn't have that opportunity. We didn't have
17	A. We didn't have many dealerships that fell in that	17	somebody else we wanted to terminate to move her.
18	category.	18	Q. You said
19	Q. Well, my client was a service manager of the	19	A. We look at the individual job in that store. That
20	Mitsubishi store for some period of time.	20	store needed to reduce its expenses to survive. We
21	A. Very few technicians.	21	didn't have any other service department where we needed
22	Q. And then she was a service manager of the Hyundai	22	or had a need for service manager. If we had a need for
23	store for seven years.	23	a service manager, we most likely would have promoted
24	A. We had about eight technicians. That was the	24	her or asked her to go take that job. We didn't at that
	Page 106		Page 108
1	smallest shop we had at the time.	1	time.
2	Q. And how big is it now?	2	Q. So some didn't have anything to do with the fact
3	A. How big is it? Eleven.	3	that the other service managers were not pregnant?
4	Q. So it's grown in a bad economy?	4	A. No. Absolutely not. I have a daughter. Three
5	A. Well	5	daughters.
6		6	Q. All right.
7	MS. WALKER: Objection to the form.	7	A. I have 10 grandchildren.
8	THE WITNESS: I would say this	8	Q. I'm sorry. I don't understand how that makes a
9	is a hell of a lot different than 2008 and 2011.	9	difference.
10		10	A. Well, I think you probably better know me why I
11	BY MR. KIMMEL:	11	like to see women survive in our business. I like to
12	Q. I guess what I'm trying to say, sir, is if my	12	see them be promoted in our business. We have done a
13	client remained in that position let me finish my	13	lot as a company to promote women.
14	question.	14	Q. How many female service managers did you have in
15	A. Hyundai is probably up 40 percent since 2000, if	15	2008?
16	not a 50 percent or move. I bet 70 percent.	16	A. Did I have in 2008? One.
17	Q. The question I'm trying to ask you, sir, now is, if	17	Q. And that was Cherie?
18	my client had not been terminated, let go, whatever word	18	A. That's right.
19	you want to use for it, in 2008 and maintained her	19	Q. And you still adhere to the notion that you want
20	position there, she would be having a larger number of	20	women to succeed in the workplace at your business?
21	mechanics working under her at this time, wouldn't she?	21	A. I think I could demonstrate that to you.
22	A. Hopefully.	22	Q. But you only had one service manager who was a
23	Q. Okay. Well, that would be 11 instead of 8; right?	23	woman out of 20 dealerships?
24	A. If she was capable of growing it. I don't know	24	We didn't have 20 rooftops that had service

	Page 109		Page 111
1	managers in them at that time.	1	name.
2	Q. 17?	2	Q. And he came back in the same capacity?
3	A. Probably.	3	A. He did.
4	Q. Okay. 17 rooftops; one female service manager.	4	Q. Anybody else?
5	A. How many service female service managers do you	5	A. We had salespeople leave, but they left the
6	know?	6	business. A lot of people left let's see what else.
7	Q. Well, I know you had one and now you have none.	7	I can't answer if any others came back.
8	A. I don't think that's our fault. I think we'd hire	8	Q. Okay.
9	one quickly if we found one that's qualified.	9	A. I think most of them most of them got jobs. We
10	Q. So you don't think there is a female service	10	may have helped some of them try to relocate.
11	manager that's applied for a job in 2008?	11	Q. Were you aware that my client received as
12	A. We haven't had a female application. We used a	12	compensation payments from the Hyundai factory for
13	head hunter called Frank Rosso. If you were to call	13	reaching certain milestones in-service?
14	him, see how many female applicants he's placed in that	14	A. No.
15	job.	15	Q. Okay. Are you aware how a service manager at the
16	Q. Are you familiar with the name "Jacqueline Ruche"	16	Hyundai store was compensated?
17	(ph)?	17	A. Based on customer satisfaction, a salary, and based
18	A. Yes.	18	on productivity and selling gross.
19	Q. Wasn't she a female service manager?	19	Q. And are you aware that there was more than one
20		20	source of income, it was your company plus the factory
21	MS. WALKER: Objection to the form.	21	if they met certain standards?
22	THE WITNESS: Service advisor, I	22	A. Let me say this to you: That was never disclosed
23	believe.	23	to me. Part of our company policy is to disclose that
24		24	information.
	Page 110		Page 112
1	BY MR. KIMMEL:	1	Q. I don't understand your answer. Could you explain
2	Q. Do you think she could have been a service manager?	2	it, please?
3	A. Do I think she could have been a service manager?	3	A. If she received money from directly from the
4	I didn't work directly with her, so I don't know.	4	factory and didn't tell us, I think it was in violation
5	Q. Okay. Did you ever receive any information that	5	of our confidentiality. I believe that
6	made you believe she wasn't capable of being a service	6	Q. What confidentiality?
7	manager?	7	A. I believe that she's all our employees know when
8	A. I never received any either way.	8	they come to work for us, if they are going to receive
9	Q. Okay. Fair enough. How many other people did you	9	any money from a third party, we want to know about it.
10	let go in October 2008 did you offer to re-employ at a	10	Q. I think Mr. Tucker knew about it. He testified to
11	later date?	11	it previously.
12	A. I can't answer that.	12	A. Did Mr. Tucker know how much?
13	Q. Why is that, sir?	13	Q. We talked about it at length.
14	A. Because I don't know that answer.	14	A. How much?
15	Q. What would you need to look at to be able to answer	15	Q. You should ask Mr. Tucker. We discussed it at
16	that question?	16	length.
17	A. Probably look at each one of them.	17	
18	Q. Okay. Did any	18	MS. WALKER: Objection to the form.
19	A. I think some of those positions we did.	19	MR. KIMMEL: It wasn't a question.
20	Q. Who was that?	20	She's right.
21	A. We re-employed I can't think. We re-employed	21	<b></b>
22	the service sales manager at the Hyundai store.	22	BY MR. KIMMEL:
23	Q. And that's the gentleman's name you don't call?	23	Q. Would you agree with me
24	A. Paul Zolnierz, I believe. I can't spell his last	24	A. I'd like to ask you how much it was.

Page 113 Page 115 Q. You can ask me off the record. This is a 1 1 economy in 50 years at that time; correct? 2 deposition. You don't ask me questions, unfortunately. 2 A. Right. 3 A. Why don't we go off the record? Q. Okay. So with that in mind, were you concerned 3 4 Q. Let's do it at a later time. We'll do it before we 4 that when my client went on maternity leave there leave today. 5 wouldn't be somebody in her position to see to it that 6 A. Okay. I'd like to confirm it off the record before 6 those numbers were being met? 7 we leave today. 7 8 Q. Fine. 8 MS. WALKER: Objection to the form. 9 A. Because it may not be the amount that you think it 9 THE WITNESS: I don't know what 10 is. 10 your objection means as to the answer. 11 Q. Okay. Sir, would you agree with me that if there 11 12 are incentives to do more sales in the service 12 BY MR. KIMMEL: 13 department, that it was in the best financial interest 13 Q. It means you should answer, but she and I will 14 of the employee to see those sales increase? 14 fight about it later. 15 A. Is the question if we improved our profitability 15 A. When we eliminated that position, we eliminated it 16 the employee should improve their W-2? Is that the 16 from an economic standpoint purely. 17 question? 17 Q. I understand your answer to that. 18 Q. If the employee was paid by you and the factory --18 A. I had no other choice but to do that, to eliminate 19 A. Right. 19 every expense that we could in order to be profitable 20 Q. -- for hitting performance incentives, wouldn't it 20 and turn our place around. We had to answer to the 21 be in their best interest to continue to try to make 21 bank. Okav? 22 those incentives? 22 Q. Did the bank tell you to lay my client off? 23 A. I sort of object to being paid by the factory, 23 A. The bank asked us for a plan, and every bank we 24 because I didn't know about that. 24 went to wanted to see a going forward plan. Page 114 Page 116 1 Q. You need to ask your own people about that. 1 Q. Okay. 2 A. Okay. 2 A. Okay? 3 Q. I don't own your company. I'm just telling you Q. And you felt my client should be part of that plan? 3 4 what I know. 4 5 A. Okay. 5 MS. WALKER: Objection to the form. 6 Q. That's up to you and your people to discuss. 6 THE WITNESS: We looked at each 7 But my question is, you would agree 7 individual dealership, as I said earlier, as to what 8 with me, just like a car salesman, the more cars they 8 expenses could be eliminated and how we can pick up and 9 sell the more money they make. So it stands to reason 9 take forth and get the job done without that person or 10 that a good car salesman is going to want to sell more 10 some other person. We felt that Tucker was able to fill in and do that job, primarily included doing the 11 cars than they did the last month --11 12 A. Right. 12 payroll, any hiring and firing, taking care of customer 13 Q. -- because they want to continue to get paid --13 complaints or customer satisfaction, and Matt Tucker did 14 A. Right. 14 step up to the plate. He had a good skills set. He's 15 Q. -- and paid more hopefully. 15 an accountant and a good general manager. He had the 16 A. Right. 16 skills set to be able to step up and fill in. 17 Q. So --Q. If Mr. Tucker were eight months pregnant and a 17 18 A. I agree with that. 18 woman, would you have laid him off? 19 Q. -- if my client was making a substantial amount of 19 20 money hitting incentives, there was no reason to believe 20 MS. WALKER: Objection to the form. 21 that she wouldn't be trying to do her very best to hit 21 Argumentative. 22 those incentives; right? 22 THE WITNESS: I can't visualize it, 23 A. Right. 23 so I don't know how to answer that question. 24 Q. Okay. And we know we were going through the worst

	Page 117	7	Page 119
1	BY MR. KIMMEL:	1	A. Because to take care of our technicians and our
2	Q. If he was a woman at eight months pregnant, would	2	customers.
3	you have laid him off?	3	Q. Well, in the summer of 2008 you hired Mr. Engle.
4	A. Well, I wouldn't have laid him off if he was a	4	The economy didn't go bad overnight; right? It
5	woman? I would have laid she off or her; right? I	5	continued to decline from 2006 onward; right?
6	don't know I can't visualize that so	6	A. It really started to decline severely about August
7	Q. Okay. Do you know if Mr. Tucker met the same	7	of 2008, when things in October August, September,
8	service goals that my client had achieved in 2008	8	October, when it became apparent probably to the public
9	following her departure?	9	and the banking industry started I guess that was
10	A. Obviously, we improved our profitability.	10	around really started to fall apart around August and
11	Q. At what point did your profitability improve?	11	September of 2008. Then it looked like the
12	A. Almost immediately, because we eliminated expense.	12	manufacturers were going to go into bankruptcy or there
13	Q. So you're saying by removing the expense	13	was talk about it in December of 2008, and finally took
14	profitability went up?	14	place around June, I guess, of 2009.
15	A. Yes, sir.	15	Q. Right. So in the spring of 2008 there was no
16	Q. Did you look at the other side of it, whether or	16	Mr. Engle, and Mr. Tucker was general manager doing his
17	not the goals that were being set for the service	17	own tasks. In October of 2008 Mr. Engle
18	department were being met on a revenue basis?	18	A. We had someone else in Mr. Engle's position.
19	A. We have the goals. You saw the numbers this	19	Q. Okay.
20	morning. In 2009 we improved our revenue and we	20	A. We had two service advisors. We lost a service
21	improved our retention of gross profit.	21	advisor. We re-hired a service advisor.
22	Q. Do you know when that occurred, began to occur?	22	Q. Why not ask Miss Santai to take over
23	A. It started to occur the day we eliminated the	23	A. You asked me that question before.
24	expenses.	24	Q. I was going to ask you a different question.
		ļ	
			· · · · · · · · · · · · · · · · · · ·
	Page 118		Page 120
1	Q. Okay. But, again, that's expense-based. I'm	1	A. Okay.
2	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.	2	A. Okay.     Q. That's the problem in anticipating what's being
	<ul><li>Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.</li><li>A. We were in a position where there's two things</li></ul>	2	A. Okay.     Q. That's the problem in anticipating what's being asked.
2	<ul><li>Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.</li><li>A. We were in a position where there's two things you have to do in business, increase revenue or reduce</li></ul>	2	<ul><li>A. Okay.</li><li>Q. That's the problem in anticipating what's being asked.</li><li>A. That it? Okay.</li></ul>
2	<ul> <li>Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.</li> <li>A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position</li> </ul>	2	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this</li> </ul>
2 3 4	<ul> <li>Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.</li> <li>A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost</li> </ul>	2 3 4	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't</li> </ul>
2 3 4 5	<ul> <li>Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.</li> <li>A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position</li> </ul>	2 3 4 5	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this</li> </ul>
2 3 4 5 6	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.  A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we	2 3 4 5 6	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> </ul>
2 3 4 5 6 7	<ul> <li>Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.</li> <li>A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we could, in every one of our places.</li> </ul>	2 3 4 5 6 7	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> <li>A. Because we took the bigger expense in eliminating</li> </ul>
2 3 4 5 6 7 8	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.  A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we could, in every one of our places.  Q. But now you have two people doing the job that one	2 3 4 5 6 7 8	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> <li>A. Because we took the bigger expense in eliminating it. We took the biggest expenses that we could</li> </ul>
2 3 4 5 6 7 8	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.  A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we could, in every one of our places.  Q. But now you have two people doing the job that one person that was doing before. Mr. Tucker was doing my	2 3 4 5 6 7 8	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> <li>A. Because we took the bigger expense in eliminating</li> </ul>
2 3 4 5 6 7 8 9	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.  A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we could, in every one of our places.  Q. But now you have two people doing the job that one person that was doing before. Mr. Tucker was doing my client's job and Mr. Engle was now hired when he was	2 3 4 5 6 7 8 9	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> <li>A. Because we took the bigger expense in eliminating it. We took the biggest expenses that we could</li> </ul>
2 3 4 5 6 7 8 9 10	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.  A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we could, in every one of our places.  Q. But now you have two people doing the job that one person that was doing before. Mr. Tucker was doing my	2 3 4 5 6 7 8 9 10	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> <li>A. Because we took the bigger expense in eliminating it. We took the biggest expenses that we could eliminate and what we could operate without.</li> <li>Q. I see. How many dealerships other than yours do you know that eliminated their service manager position</li> </ul>
2 3 4 5 6 7 8 9 10 11	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.  A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we could, in every one of our places.  Q. But now you have two people doing the job that one person that was doing before. Mr. Tucker was doing my client's job and Mr. Engle was now hired when he was	2 3 4 5 6 7 8 9 10 11	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> <li>A. Because we took the bigger expense in eliminating it. We took the biggest expenses that we could eliminate and what we could operate without.</li> <li>Q. I see. How many dealerships other than yours do you know that eliminated their service manager position in 2008?</li> </ul>
2 3 4 5 6 7 8 9 10 11 12	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.  A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we could, in every one of our places.  Q. But now you have two people doing the job that one person that was doing before. Mr. Tucker was doing my client's job and Mr. Engle was now hired when he was	2 3 4 5 6 7 8 9 10 11 12	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> <li>A. Because we took the bigger expense in eliminating it. We took the biggest expenses that we could eliminate and what we could operate without.</li> <li>Q. I see. How many dealerships other than yours do you know that eliminated their service manager position</li> </ul>
2 3 4 5 6 7 8 9 10 11 12 13	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.  A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we could, in every one of our places.  Q. But now you have two people doing the job that one person that was doing before. Mr. Tucker was doing my client's job and Mr. Engle was now hired when he was not hired before my client announced her pregnancy?	2 3 4 5 6 7 8 9 10 11 12 13 14	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> <li>A. Because we took the bigger expense in eliminating it. We took the biggest expenses that we could eliminate and what we could operate without.</li> <li>Q. I see. How many dealerships other than yours do you know that eliminated their service manager position in 2008?</li> </ul>
2 3 4 5 6 7 8 9 10 11 12 13 14	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.  A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we could, in every one of our places.  Q. But now you have two people doing the job that one person that was doing before. Mr. Tucker was doing my client's job and Mr. Engle was now hired when he was not hired before my client announced her pregnancy?	2 3 4 5 6 7 8 9 10 11 12 13 14	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> <li>A. Because we took the bigger expense in eliminating it. We took the biggest expenses that we could eliminate and what we could operate without.</li> <li>Q. I see. How many dealerships other than yours do you know that eliminated their service manager position in 2008?</li> <li>A. Other than ours?</li> </ul>
2 3 4 5 6 7 8 9 10 11 12 13 14 15	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.  A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we could, in every one of our places.  Q. But now you have two people doing the job that one person that was doing before. Mr. Tucker was doing my client's job and Mr. Engle was now hired when he was not hired before my client announced her pregnancy?  MS. WALKER: Objection.  THE WITNESS: Mr. Engle was hired	2 3 4 5 6 7 8 9 10 11 12 13 14 15	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> <li>A. Because we took the bigger expense in eliminating it. We took the biggest expenses that we could eliminate and what we could operate without.</li> <li>Q. I see. How many dealerships other than yours do you know that eliminated their service manager position in 2008?</li> <li>A. Other than ours?</li> <li>Q. Other than yours.</li> </ul>
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.  A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we could, in every one of our places.  Q. But now you have two people doing the job that one person that was doing before. Mr. Tucker was doing my client's job and Mr. Engle was now hired when he was not hired before my client announced her pregnancy?  MS. WALKER: Objection.  THE WITNESS: Mr. Engle was hired	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> <li>A. Because we took the bigger expense in eliminating it. We took the biggest expenses that we could eliminate and what we could operate without.</li> <li>Q. I see. How many dealerships other than yours do you know that eliminated their service manager position in 2008?</li> <li>A. Other than ours?</li> <li>Q. Other than yours.</li> <li>A. Our own company you mean?</li> </ul>
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.  A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we could, in every one of our places.  Q. But now you have two people doing the job that one person that was doing before. Mr. Tucker was doing my client's job and Mr. Engle was now hired when he was not hired before my client announced her pregnancy?  MS. WALKER: Objection.  THE WITNESS: Mr. Engle was hired as a service advisor.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> <li>A. Because we took the bigger expense in eliminating it. We took the biggest expenses that we could eliminate and what we could operate without.</li> <li>Q. I see. How many dealerships other than yours do you know that eliminated their service manager position in 2008?</li> <li>A. Other than ours?</li> <li>Q. Other than yours.</li> <li>A. Our own company you mean?</li> <li>Q. Uh-huh.</li> </ul>
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.  A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we could, in every one of our places.  Q. But now you have two people doing the job that one person that was doing before. Mr. Tucker was doing my client's job and Mr. Engle was now hired when he was not hired before my client announced her pregnancy?  MS. WALKER: Objection.  THE WITNESS: Mr. Engle was hired as a service advisor.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> <li>A. Because we took the bigger expense in eliminating it. We took the biggest expenses that we could eliminate and what we could operate without.</li> <li>Q. I see. How many dealerships other than yours do you know that eliminated their service manager position in 2008?</li> <li>A. Other than ours?</li> <li>Q. Other than yours.</li> <li>A. Our own company you mean?</li> <li>Q. Uh-huh.</li> <li>A. I don't have a lot of dealings with outside</li> </ul>
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.  A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we could, in every one of our places.  Q. But now you have two people doing the job that one person that was doing before. Mr. Tucker was doing my client's job and Mr. Engle was now hired when he was not hired before my client announced her pregnancy?  MS. WALKER: Objection.  THE WITNESS: Mr. Engle was hired as a service advisor. He replaced the service advisor.  BY MR. KIMMEL:  Q. Is there any reason why you used him, why you were hiring him only months before you fired my client when the economy is so bad?	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> <li>A. Because we took the bigger expense in eliminating it. We took the biggest expenses that we could eliminate and what we could operate without.</li> <li>Q. I see. How many dealerships other than yours do you know that eliminated their service manager position in 2008?</li> <li>A. Other than ours?</li> <li>Q. Other than yours.</li> <li>A. Our own company you mean?</li> <li>Q. Uh-huh.</li> <li>A. I don't have a lot of dealings with outside companies, especially during that period of time, and I</li> </ul>
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Q. Okay. But, again, that's expense-based. I'm talking about revenue-based.  A. We were in a position where there's two things you have to do in business, increase revenue or reduce expenses. You'd like to do both. We were in a position where it's pretty difficult to grow revenue, almost impossible. So we had no other choices but to reduce our expenses, and we reduced expenses in every area we could, in every one of our places.  Q. But now you have two people doing the job that one person that was doing before. Mr. Tucker was doing my client's job and Mr. Engle was now hired when he was not hired before my client announced her pregnancy?  MS. WALKER: Objection.  THE WITNESS: Mr. Engle was hired as a service advisor. He replaced the service advisor.  BY MR. KIMMEL:  Q. Is there any reason why you used him, why you were hiring him only months before you fired my client when	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	<ul> <li>A. Okay.</li> <li>Q. That's the problem in anticipating what's being asked.</li> <li>A. That it? Okay.</li> <li>Q. In the summer of 2008, when you hired this gentleman, Mr. Engle, instead of hiring him why didn't you ask Miss Santai to take over that position in addition to her own responsibilities?</li> <li>A. Because we took the bigger expense in eliminating it. We took the biggest expenses that we could eliminate and what we could operate without.</li> <li>Q. I see. How many dealerships other than yours do you know that eliminated their service manager position in 2008?</li> <li>A. Other than ours?</li> <li>Q. Other than yours.</li> <li>A. Our own company you mean?</li> <li>Q. Uh-huh.</li> <li>A. I don't have a lot of dealings with outside companies, especially during that period of time, and I don't today.</li> </ul>

	Page 12	1	Page 123
1	types of things?	1	Q. You're a defendant in this case; right?
2	A. I talked to no one about those things during that	2	A. Right.
3	period of time.	3	Q. You understand you're being sued?
4	Q. Okay.	4	A. Uh-huh.
5	A. All dealers were the same. We are in similar	5	Q. Okay. Along with others. Yes?
6	positions. There wasn't a lot of time to talk or a lot	6	A. I don't agree with it.
7	of time to visit.	7	Q. You understand you're being sued; right?
8	Q. Understood. Okay. Did you participate in any way	8	A. Ido.
9	in the discovery that was produced in this case by your	9	Q. Okay. There were
10	attorney?	10	A. Don't know why.
11	MO MALKED, Object of the f	11	Q. There were requests made of your attorney for
12	MS. WALKER: Objection to the form.	12	certain information which is called "discovery."
13		13	A. Right.
14	BY MR. KIMMEL:	14	Q. Were you ever consulted about the responses for
15 16	Q. By "discovery" I mean the documents you provided	15	that discovery?
17	MS. WALKER: He's not an attorney.	16 17	AC MALKED MARK From C. H.
18	ivio. WALKER. He shot all attorney.		MS. WALKER: Wait. First of all,
19	BY MR. KIMMEL:	18 19	there is not one document that's called "discovery."  There are interrogatories and there is requests for
20	Q answers to interrogatories?	20	production of documents.
21		21	MR. KIMMEL: Counsel, if you wish
22	MR. KIMMEL: I understand that.	22	to interject
23	I'm asking him a factual question.	23	MS. WALKER: No, but you're
24	THE WITNESS: No.	24	confusing and misleading a layperson as to things you
***************************************	Page 122	·	
	Page 122		Page 124
	DV MD IZIMMATI.	1	might know.
2	BY MR. KIMMEL:	2	MR. KIMMEL: Layperson with an \$800
3	Q. You did not. Were you asked to?	3	million revenue business.
4 5	MS. WALKER: Objection to the form.	4	MS. WALKER: I'm sorry. Counsel,
6	THE WITNESS: I don't believe so.	5	that's completely absurd.
7	MS. WALKER: I believe he certified	6	MR. KIMMEL: \$800 million is a lot
8	the answers to the interrogatories.	7 8	of money.
9	MR. KIMMEL: He just answered	1	MS. WALKER: Your analogy is
10	contradictory.	9 10	completely absurd. He's not a lawyer and he's not in
11	MS. WALKER: Well, I don't think he	11	litigation
12	knew what knows what you mean, so	12	MR. KIMMEL: He knows how to say "I don't understand the question," doesn't he? He does
13	MR. KIMMEL: Well, why doesn't	13	have to answer the question.
14	he	14	MS. WALKER: You are telling him
15	THE WITNESS: Go ahead. Tell me	15	that there is this thing called "discovery" and I sent
16	what you mean.	16	discovery, and I'm objecting to the form because you
17	MS. WALKER: He did say.	17	didn't send
18		18	MR. KIMMEL: Objection to the form.
19	BY MR. KIMMEL:	19	You should be sitting down which you're not. And you
20	Q. Do you know not know what I mean?	20	should lower your voice which you aren't. And you
21	A. If you were asking for certain documents, I would	21	should let your client answer the question.
22			•
23	Q. Let's back up.	23	<u> </u>
24	A. Go ahead.	24	
23			MS. WALKER: I've been sitting here all day. I'm allowed to stand. There's no rule that says I can't stand.

			THE BEARO, OTH
	Page 125	5	Page 12
1	MR. KIMMEL: You're standing up as	1	A. Not when it comes to this case, I guess.
2	some kind of challenge.	2	Q. How much money did you make when you were 13-years
3	MS. WALKER: Do you feel	3	or 12-years-old working on cars did you say
4	challenged?	4	
5	MR. KIMMEL: I do, when you're	5	MS. WALKER: Objection to the form.
6	raising your voice and standing up and trying to make a	6	THE WITNESS: I know what I did.
7	stand literally.	7	
8	MS. WALKER: You know what? I	8	BY MR. KIMMEL:
9	don't like you trying to mislead and confuse my client.	9	Q or cut loans? You have a pretty good memory;
10	I really don't.	10	right? You didn't sign documents that you reviewed?
11	MR. KIMMEL: I understand you don't	11	A. I have an HR department.
12	like me.	12	Q. Uh-huh.
13	MS. WALKER: It has nothing to do	13	A. I have a CFO. And I am in the dealership everyday
14	with like or dislike. I don't like what you are doing	14	at 7:00 in the morning, and I am very involved with
15	in terms of using words to confuse a person. I don't	15	customers, hands-on with employees, hands-on with
16	like that.	16	customers.
18	MR. KIMMEL: Did you ever hear oh, forget it. The weaker argument the defeater the	17	Q. You are a remarkable person, I agree. I'm not
19	stronger, ha?	19	being facetious. I'm not being facetious. You are a
20	Stronger, na:	20	remarkable person. My question is whether you remember signing these documents?
21	BY MR. KIMMEL:	21	A. I think I'm dedicated. Do I rely on what happens
22	Q. So, sir, my question is, were you ever asked to	22	over here on Mr. Szpanka and Miss Morton? My job is to
23	respond to interrogatories in this case?	23	go out there and be with our customers and be on the
24		24	showroom floor and be in the service departments. I try
	Page 126		
			Page 128
1 2	MS. WALKER: Objection to the form.	1	to be visible to as many customers. My home phone
3	THE WITNESS: I don't remember.	2	number sits on everybody's desks. Okay? I probably
4	BY MR. KIMMEL:	3	receive 10 phone calls at home a week with customers not
5	Q. Did you ever review any interrogatory responses in	4 5	completely satisfied. We work hard for customer satisfaction.
6	this case?	6	Q. I don't doubt that.
7	A. I don't remember.	7	
8	Q. You don't remember?	, α	<ul><li>A. I'm not a Jack of all and master of none. Okay?</li><li>Q. But you're a defendant in this case and I have to</li></ul>
9	A. No.	9	ask you certain questions.
10		10	A. Right. I don't remember. If you show me the
11	MS. WALKER: If you show him a	11	document, I could tell you.
12	document, you might be able to refresh his recollection.	12	Q. Okay.
13	MR. KIMMEL: Thanks, Counsel. If I	13	A. I know things were discussed. I heard the case
14	need help, I'll let you know.	14	that and probably, frankly, looked at it as, I can't
15	MS. WALKER: Okay.	15	believe it. I made it clear to Cherie the day she was
16		16	terminated like a gentleman, like I would want my own
17	BY MR. KIMMEL:	17	daughter treated. I didn't expect this to happen. I
18	Q. Were you ever asked to review a request for	18	can't even believe it's happening. I think she knows
19	production of documents in this case?	19	that it's not right and she's looking for a damn
20	A. I don't remember.	20	windfall and I don't like it. I understand that's part
21	Q. Did you ever meet with anybody to review requests	21	of the record. Talking about survival of a business.
22	that were made in this case for information, anybody?	22	1,600 other employees incidentally, Craig.
23	A. I don't remember.	23	
24	Q. Do you have a good memory?	24	THE WITNESS: Excuse me a second.
100000000	644		

	Page 129	)	Page 131
1	MR. KIMMEL: Sure.	1	late.
2		2	Q. Do you think
3	(Recessed 3:00 p.m.)	3	A. I've seen that happen as director in a bank, I
4	(Reconvened 3:03 p.m.)	4	have businesses get in trouble because they waited
5		5	too long. And I think we waited a little bit long.
6	BY MR. KIMMEL:	6	Q. Do you believe that pregnant people are entitled to
7	Q. Sir, did you ever have any concerns in 2008 that my	7	different rights or treatment than non-pregnant people?
8	client as a result of her pregnancy might not be able to	8	A. Do I believe
9	perform the task of a service manager?	9	
10	A. Ever have any concerns that she wouldn't be able	10	MS. WALKER: Objection to the form.
11	to? No.	11	THE WITNESS: Do I believe they are
12	Q. When did you first come to the point where you were	12	entitled to different rights?
13	willing to consider my client being let go? Can you	13	
14	place a date on that or an approximate date?	14	BY MR. KIMMEL:
15	A. Probably in probably starting to think about	15	Q. Do you believe
16	every expense reduction we could make in our company,	16	A. She wasn't terminated because she was pregnant.
17	probably around August of 2008. In looking at all	17	<ul> <li>Q. I understand that that's been your testimony.</li> </ul>
18	expenses, all the payables, from cell phones to	18	A. Do I believe they have different rights? I believe
19	electricity to taking bulbs out, to changing our light	19	that I don't know what "rights" are. Different
20	lighting.	20	levels of respect. Different levels of treatment.
21	Q. Do you think an employee had the duty to the	21	Respect for one's ability to do something. Heavy
22	company they worked for to be loyal to that company?	22	lifting versus not lifting. Yeah, I do. I think that
23	A. I would hope so.	23	my dealings with Cherie, I was always a gentleman.
24	Q. Why is that?	24	Q. Were there ever any other reductions in staffing
	Page 130		Page 132
1	A. You said "do they have a duty"?	1	prior to October of 2008?
2	Q. Do you think they have a duty?	2	
3	A. Do I think I would hope they do.	3	MS. WALKER: Objection to the form.
4	Q. Why do you say that?		
		4	THE WITNESS: Very little.
5	A. Well, I think any employer would hope that they	4 5	
6	A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their	5 6	BY MR. KIMMEL:
6 7	A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.	5 6 7	BY MR. KIMMEL: Q. When was
6 7 8	<ul><li>A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.</li><li>Q. Do you think a company has a duty of loyalty to the</li></ul>	5 6 7 8	BY MR. KIMMEL: Q. When was A. I think we waited too long.
6 7 8 9	A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.  Q. Do you think a company has a duty of loyalty to the employee?	5 6 7 8 9	BY MR. KIMMEL: Q. When was A. I think we waited too long. Q. I understand. But prior to October of 2008, had
6 7 8 9	<ul><li>A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.</li><li>Q. Do you think a company has a duty of loyalty to the employee?</li><li>A. I do.</li></ul>	5 6 7 8 9	BY MR. KIMMEL: Q. When was A. I think we waited too long. Q. I understand. But prior to October of 2008, had you had other layoffs?
6 7 8 9 10	<ul> <li>A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.</li> <li>Q. Do you think a company has a duty of loyalty to the employee?</li> <li>A. I do.</li> <li>Q. And why do you say that?</li> </ul>	5 6 7 8 9 10 11	BY MR. KIMMEL: Q. When was A. I think we waited too long. Q. I understand. But prior to October of 2008, had you had other layoffs? A. I'd have to go back and look.
6 7 8 9 10 11	<ul> <li>A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.</li> <li>Q. Do you think a company has a duty of loyalty to the employee?</li> <li>A. I do.</li> <li>Q. And why do you say that?</li> <li>A. Because I believe that we do have a loyalty to our</li> </ul>	5 6 7 8 9 10 11	BY MR. KIMMEL: Q. When was A. I think we waited too long. Q. I understand. But prior to October of 2008, had you had other layoffs? A. I'd have to go back and look. Q. You don't remember any?
6 7 8 9 10 11 12 13	A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.  Q. Do you think a company has a duty of loyalty to the employee?  A. I do.  Q. And why do you say that?  A. Because I believe that we do have a loyalty to our employees. I believe we have an obligation to do the	5 6 7 8 9 10 11 12	BY MR. KIMMEL: Q. When was A. I think we waited too long. Q. I understand. But prior to October of 2008, had you had other layoffs? A. I'd have to go back and look. Q. You don't remember any? A. I don't remember any in particular. I think we
6 7 8 9 10 11 12 13	A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.  Q. Do you think a company has a duty of loyalty to the employee?  A. I do.  Q. And why do you say that?  A. Because I believe that we do have a loyalty to our employees. I believe we have an obligation to do the best we can to provide good leadership, good facilities,	5 6 7 8 9 10 11 12 13	BY MR. KIMMEL: Q. When was A. I think we waited too long. Q. I understand. But prior to October of 2008, had you had other layoffs? A. I'd have to go back and look. Q. You don't remember any? A. I don't remember any in particular. I think we tried to do most of that it was my plan to try to do
6 7 8 9 10 11 12 13 14	A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.  Q. Do you think a company has a duty of loyalty to the employee?  A. I do.  Q. And why do you say that?  A. Because I believe that we do have a loyalty to our employees. I believe we have an obligation to do the best we can to provide good leadership, good facilities, good benefits as long as we are profitable. We have to	5 6 7 8 9 10 11 12 13 14	BY MR. KIMMEL: Q. When was A. I think we waited too long. Q. I understand. But prior to October of 2008, had you had other layoffs? A. I'd have to go back and look. Q. You don't remember any? A. I don't remember any in particular. I think we tried to do most of that it was my plan to try to do most of it at once so it was clear and clean and people
6 7 8 9 10 11 12 13 14 15	A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.  Q. Do you think a company has a duty of loyalty to the employee?  A. I do.  Q. And why do you say that?  A. Because I believe that we do have a loyalty to our employees. I believe we have an obligation to do the best we can to provide good leadership, good facilities, good benefits as long as we are profitable. We have to make a profit.	5 6 7 8 9 10 11 12 13 14 15	BY MR. KIMMEL: Q. When was A. I think we waited too long. Q. I understand. But prior to October of 2008, had you had other layoffs? A. I'd have to go back and look. Q. You don't remember any? A. I don't remember any in particular. I think we tried to do most of that it was my plan to try to do most of it at once so it was clear and clean and people could come to work and understand that the that it
6 7 8 9 10 11 12 13 14 15 16	A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.  Q. Do you think a company has a duty of loyalty to the employee?  A. I do.  Q. And why do you say that?  A. Because I believe that we do have a loyalty to our employees. I believe we have an obligation to do the best we can to provide good leadership, good facilities, good benefits as long as we are profitable. We have to make a profit.  Q. Do you believe that your company exhibited loyalty	5 6 7 8 9 10 11 12 13 14 15 16	BY MR. KIMMEL: Q. When was A. I think we waited too long. Q. I understand. But prior to October of 2008, had you had other layoffs? A. I'd have to go back and look. Q. You don't remember any? A. I don't remember any in particular. I think we tried to do most of that it was my plan to try to do most of it at once so it was clear and clean and people could come to work and understand that the that it wasn't going to be who's next, who's next, who's next.
6 7 8 9 10 11 12 13 14 15 16 17	A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.  Q. Do you think a company has a duty of loyalty to the employee?  A. I do.  Q. And why do you say that?  A. Because I believe that we do have a loyalty to our employees. I believe we have an obligation to do the best we can to provide good leadership, good facilities, good benefits as long as we are profitable. We have to make a profit.  Q. Do you believe that your company exhibited loyalty to my client when she was terminated?	5 6 7 8 9 10 11 12 13 14 15 16 17	BY MR. KIMMEL: Q. When was A. I think we waited too long. Q. I understand. But prior to October of 2008, had you had other layoffs? A. I'd have to go back and look. Q. You don't remember any? A. I don't remember any in particular. I think we tried to do most of that it was my plan to try to do most of it at once so it was clear and clean and people could come to work and understand that the that it
6 7 8 9 10 11 12 13 14 15 16 17 18	A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.  Q. Do you think a company has a duty of loyalty to the employee?  A. I do.  Q. And why do you say that?  A. Because I believe that we do have a loyalty to our employees. I believe we have an obligation to do the best we can to provide good leadership, good facilities, good benefits as long as we are profitable. We have to make a profit.  Q. Do you believe that your company exhibited loyalty to my client when she was terminated?  A. Yes.	5 6 7 8 9 10 11 12 13 14 15 16 17 18	BY MR. KIMMEL: Q. When was A. I think we waited too long. Q. I understand. But prior to October of 2008, had you had other layoffs? A. I'd have to go back and look. Q. You don't remember any? A. I don't remember any in particular. I think we tried to do most of that it was my plan to try to do most of it at once so it was clear and clean and people could come to work and understand that the that it wasn't going to be who's next, who's next, who's next. I think all our employees were very concerned.
6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.  Q. Do you think a company has a duty of loyalty to the employee?  A. I do.  Q. And why do you say that?  A. Because I believe that we do have a loyalty to our employees. I believe we have an obligation to do the best we can to provide good leadership, good facilities, good benefits as long as we are profitable. We have to make a profit.  Q. Do you believe that your company exhibited loyalty to my client when she was terminated?  A. Yes.  Q. Can you tell me why you feel that way?	5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	BY MR. KIMMEL: Q. When was A. I think we waited too long. Q. I understand. But prior to October of 2008, had you had other layoffs? A. I'd have to go back and look. Q. You don't remember any? A. I don't remember any in particular. I think we tried to do most of that it was my plan to try to do most of it at once so it was clear and clean and people could come to work and understand that the that it wasn't going to be who's next, who's next, who's next. I think all our employees were very concerned.
6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.  Q. Do you think a company has a duty of loyalty to the employee?  A. I do.  Q. And why do you say that?  A. Because I believe that we do have a loyalty to our employees. I believe we have an obligation to do the best we can to provide good leadership, good facilities, good benefits as long as we are profitable. We have to make a profit.  Q. Do you believe that your company exhibited loyalty to my client when she was terminated?  A. Yes.  Q. Can you tell me why you feel that way?  A. I think we hung on as long as we could with every	5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	BY MR. KIMMEL: Q. When was A. I think we waited too long. Q. I understand. But prior to October of 2008, had you had other layoffs? A. I'd have to go back and look. Q. You don't remember any? A. I don't remember any in particular. I think we tried to do most of that it was my plan to try to do most of it at once so it was clear and clean and people could come to work and understand that the that it wasn't going to be who's next, who's next, who's next. I think all our employees were very concerned.
6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.  Q. Do you think a company has a duty of loyalty to the employee?  A. I do.  Q. And why do you say that?  A. Because I believe that we do have a loyalty to our employees. I believe we have an obligation to do the best we can to provide good leadership, good facilities, good benefits as long as we are profitable. We have to make a profit.  Q. Do you believe that your company exhibited loyalty to my client when she was terminated?  A. Yes.  Q. Can you tell me why you feel that way?  A. I think we hung on as long as we could with every position that we had to eliminate that day. I think we	5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	BY MR. KIMMEL: Q. When was A. I think we waited too long. Q. I understand. But prior to October of 2008, had you had other layoffs? A. I'd have to go back and look. Q. You don't remember any? A. I don't remember any in particular. I think we tried to do most of that it was my plan to try to do most of it at once so it was clear and clean and people could come to work and understand that the that it wasn't going to be who's next, who's next, who's next. I think all our employees were very concerned.  MR. KIMMEL: Off the record for a second.
6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A. Well, I think any employer would hope that they have a duty. We would hope that that was part of their parenting, how they were brought up, I would hope.  Q. Do you think a company has a duty of loyalty to the employee?  A. I do.  Q. And why do you say that?  A. Because I believe that we do have a loyalty to our employees. I believe we have an obligation to do the best we can to provide good leadership, good facilities, good benefits as long as we are profitable. We have to make a profit.  Q. Do you believe that your company exhibited loyalty to my client when she was terminated?  A. Yes.  Q. Can you tell me why you feel that way?  A. I think we hung on as long as we could with every	5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	BY MR. KIMMEL: Q. When was A. I think we waited too long. Q. I understand. But prior to October of 2008, had you had other layoffs? A. I'd have to go back and look. Q. You don't remember any? A. I don't remember any in particular. I think we tried to do most of that it was my plan to try to do most of it at once so it was clear and clean and people could come to work and understand that the that it wasn't going to be who's next, who's next, who's next. I think all our employees were very concerned.

		<b>—</b>	
	Page 133	3	Page 135
1	BY MR. KIMMEL:	1	on that store?
2	Q. Were there any performance evaluations, written or	2	A. Well, I think you saw that today, didn't you?
3	otherwise, in 2008 for my client that you are aware?	3	Q. Well, why did you keep it?
4	A. No.	4	A. What are your choices when you have a mortgage on
5	Q. When you determined what expenses to cut, did you	5	it?
6	review any performance evaluations of the employees that	6	Q. Well
7	you were letting go?	7	A. What are your choices?
8	A. We reviewed the departments and departmental	8	Q. Well, each one of your companies is organized as a
9	profitability.	9	corporation?
10	Q. Okay. Did you review whether or not the persons	10	A. Wasn't very saleable.
11	that you were letting go were entitled to a different	11	Q. Well
12	type of protection by law by virtue of any class that	12	A. There's always hope in the future.
13	they might have occupied? For example, race, age, sex?	13	Q. Did you eliminate your Pontiac store because
14	A. Yes.	14	Pontiac was no longer making cars?
15		15	A. Did I eliminate my Pontiac I didn't have to.
16	MS. WALKER: Objection to the form.	16	They eliminated it for me.
17		17	Q. And Saturn the same thing?
18	BY MR. KIMMEL:	18	A. That's correct.
19	Q. You did?	19	Q. And Saab, the same thing?
20	A. I think so.	20	A. That's right.
21	Q. Who did you review that with?	21	Q. And then you gave a newspaper interview over the
22	A. I think that I'm aware that women would probably	22	whole situation, talking about survival; right?
23	be given by law preferential treatment. I believe	23	We still have an empty facility today.
24	that I believe we fully understand that older people	24	Q. I understand. Why didn't you close the Hyundai
	Page 134		Page 136
1	may have rights or assumed rights that younger people	1	store if it wasn't profitable? You could just close the
2	don't have. We looked at each job. And I don't we	2	corporate entity, file whatever papers you needed to
3	looked at each job and each position as to whether we	3	file, and move on.
4	could eliminate it. There were people older than Cherie	4	A. How would we service the mortgage?
5	that left here and people younger than Cherie that left	5	Q. You're not separately incorporated?
6	here.	6	A. How would we close it?
7	Q. Just no other service managers who were female?	7	Q. How are you
8	A. That service department was probably the smallest	8	A. File bankruptcy?
9	that we operated.	9	Q. How are you handling that now with the empty
10	Q. But I mean in your entire Fred Beans organization.	10	building?
11	If you reduce expense for a store, you are reducing	11	A. How are we handling what?
12	expense for the entire organization; right?	12	Q. With the empty building you have now.
13	A. We reduced expenses in service departments by	13	A. We're paying the rent on it.
14	letting people go, and most of our stores we had service	14	Q. You're paying the rent than as you were paying as
15	departments with over 15 technicians and we didn't need	15	an operation that was a not profitable organization;
16	to let any service manager go. We didn't need to	16	right?
17	eliminate that expense. We had other we had more	17	- 
18	profitability coming out of there. I think you I	18	MS. WALKER: Objection to the form.
19	think that that store had only had about 55 percent or	19	THE WITNESS: On an empty building.
20	60 percent service absorption. It simply didn't have	20	MS. WALKER: This is argumentative.
21	enough business. It not only didn't produce enough	21	MR. KIMMEL: Your client is arguing
22	gross profit, but it didn't produce enough contribution	22	with me. I'm asking the questions.
23	to toward fixed expenses.	23	THE WITNESS: I'm not arguing with
24	Q. And it sounds like you really didn't make any money	24	you. Please. We're paying the rent on an empty
100000000			. , , ,

	Page 137		Page 139
1	building now.	1	Q. So you made a decision to hang onto the property
2		2	rather than file for bankruptcy?
3	BY MR. KIMMEL:	3	A. I made a decision to do everything I could to
4	Q. And that's	4	survive and not file bankruptcy, that is correct.
5	A. Servicing the mortgage on an empty building.	5	Q. And even though with bankruptcy you might have
6	Q. And that's quite small in comparison to what it	6	merged as a healthier company?
7	costs to operate it when it was a full-fledge business;	7	A. That's correct.
8	right?	8	Q. Okay. So that was a decision you made?
9	A. Rent and taxes	9	A. It's a decision I made ethically because I didn't
10		10	want to do that.
11	MS. WALKER: Objection to form.	11	Q. I understand
12	THE WITNESS: Rent and taxes, where	12	<ol> <li>I didn't believe it was the right thing to do.</li> </ol>
13	we were heading with that store, where would we fund it	13	Q. I understand, but that was your choice. Everything
14	if we had no income at all.	14	carries within it a choice.
15		15	A. Everything is a choice in your book.
16	BY MR. KIMMEL:	16	Q. Okay. I understand that. I'm just trying to make
17	Q. Okay. So you could sell the property?	17	that known. You decided to do things a certain way
18	A. I could.	18	because you didn't want to file for bankruptcy. You
19		19	didn't want to sell the property. You didn't want to
20	MS. WALKER: Objection to the form.	20	let somebody else go. You decided to let my client go.
21		21	
22	BY MR. KIMMEL:	22	MS. WALKER: Objection to the form.
23	Q. You could sell the property, couldn't you? What	23	THE WITNESS: A lot of people left
24	causes you to have to hang onto the property that you're	24	that day.
	Page 138		Page 140
1	not using?	1	
2	A. It would have to be saleable. We'd have to have on	_	
3		2	BY MR, KIMMEL:
	offer on it.	3	Q. But nobody at her level?
4	Q. It would have to be for sale first, wouldn't it?		<ul><li>Q. But nobody at her level?</li><li>A. Some making more money. Some doing bigger jobs.</li></ul>
5	<ul><li>Q. It would have to be for sale first, wouldn't it?</li><li>A. I think that there's plenty of people that know</li></ul>	3	<ul><li>Q. But nobody at her level?</li><li>A. Some making more money. Some doing bigger jobs.</li><li>Okay? Every job that we could eliminate that we didn't</li></ul>
1	<ul><li>Q. It would have to be for sale first, wouldn't it?</li><li>A. I think that there's plenty of people that know that we have properties that would be out there looking</li></ul>	3 4	<ul><li>Q. But nobody at her level?</li><li>A. Some making more money. Some doing bigger jobs.</li><li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li></ul>
5 6 7	<ul><li>Q. It would have to be for sale first, wouldn't it?</li><li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous</li></ul>	3 4 5	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> </ul>
5 6	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> </ul>	3 4 5 6	<ul><li>Q. But nobody at her level?</li><li>A. Some making more money. Some doing bigger jobs.</li><li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li></ul>
5 6 7 8 9	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> <li>Q. Okay.</li> </ul>	3 4 5 6 7	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> <li>Q. Did you cut your daughter?</li> <li>A. Did I cut my daughter certainly got a cut.</li> </ul>
5 6 7 8 9	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> <li>Q. Okay.</li> <li>A. They are right up and down on 611.</li> </ul>	3 4 5 6 7 8 9	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> <li>Q. Did you cut your daughter?</li> <li>A. Did I cut my daughter certainly got a cut.</li> <li>Q. Did your controller get a cut?</li> </ul>
5 6 7 8 9 10	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> <li>Q. Okay.</li> <li>A. They are right up and down on 611.</li> <li>Q. I'm talking about the dealership properties that</li> </ul>	3 4 5 6 7 8 9 10	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> <li>Q. Did you cut your daughter?</li> <li>A. Did I cut my daughter certainly got a cut.</li> <li>Q. Did your controller get a cut?</li> <li>A. My controller certainly did.</li> </ul>
5 6 7 8 9 10 11	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> <li>Q. Okay.</li> <li>A. They are right up and down on 611.</li> <li>Q. I'm talking about the dealership properties that are independent.</li> </ul>	3 4 5 6 7 8 9 10 11	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> <li>Q. Did you cut your daughter?</li> <li>A. Did I cut my daughter certainly got a cut.</li> <li>Q. Did your controller get a cut?</li> <li>A. My controller certainly did.</li> <li>Q. He testified that he didn't.</li> </ul>
5 6 7 8 9 10 11 12 13	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> <li>Q. Okay.</li> <li>A. They are right up and down on 611.</li> <li>Q. I'm talking about the dealership properties that are independent.</li> <li>A. The dealership property there's one of them empty</li> </ul>	3 4 5 6 7 8 9 10 11 12	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> <li>Q. Did you cut your daughter?</li> <li>A. Did I cut my daughter certainly got a cut.</li> <li>Q. Did your controller get a cut?</li> <li>A. My controller certainly did.</li> </ul>
5 6 7 8 9 10 11 12 13	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> <li>Q. Okay.</li> <li>A. They are right up and down on 611.</li> <li>Q. I'm talking about the dealership properties that are independent.</li> <li>A. The dealership property there's one of them empty right now because of termination. There was almost</li> </ul>	3 4 5 6 7 8 9 10 11 12 13	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> <li>Q. Did you cut your daughter?</li> <li>A. Did I cut my daughter certainly got a cut.</li> <li>Q. Did your controller get a cut?</li> <li>A. My controller certainly did.</li> <li>Q. He testified that he didn't.</li> <li>A. Did he</li> </ul>
5 6 7 8 9 10 11 12 13 14	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> <li>Q. Okay.</li> <li>A. They are right up and down on 611.</li> <li>Q. I'm talking about the dealership properties that are independent.</li> <li>A. The dealership property there's one of them empty right now because of termination. There was almost another one. I'm going to say this to you: We had a</li> </ul>	3 4 5 6 7 8 9 10 11 12 13 14	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> <li>Q. Did you cut your daughter?</li> <li>A. Did I cut my daughter certainly got a cut.</li> <li>Q. Did your controller get a cut?</li> <li>A. My controller certainly did.</li> <li>Q. He testified that he didn't.</li> <li>A. Did he</li> <li>MS. WALKER: Objection to the form.</li> </ul>
5 6 7 8 9 10 11 12 13 14 15	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> <li>Q. Okay.</li> <li>A. They are right up and down on 611.</li> <li>Q. I'm talking about the dealership properties that are independent.</li> <li>A. The dealership property there's one of them empty right now because of termination. There was almost another one. I'm going to say this to you: We had a Pontiac Buick GMC store where we received a FedEx truck</li> </ul>	3 4 5 6 7 8 9 10 11 12 13 14 15	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> <li>Q. Did you cut your daughter?</li> <li>A. Did I cut my daughter certainly got a cut.</li> <li>Q. Did your controller get a cut?</li> <li>A. My controller certainly did.</li> <li>Q. He testified that he didn't.</li> <li>A. Did he</li> <li>MS. WALKER: Objection to the form.</li> <li>THE WITNESS: He virtually had no</li> </ul>
5 6 7 8 9 10 11 12 13 14 15 16	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> <li>Q. Okay.</li> <li>A. They are right up and down on 611.</li> <li>Q. I'm talking about the dealership properties that are independent.</li> <li>A. The dealership property there's one of them empty right now because of termination. There was almost another one. I'm going to say this to you: We had a Pontiac Buick GMC store where we received a FedEx truck letter.</li> </ul>	3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> <li>Q. Did you cut your daughter?</li> <li>A. Did I cut my daughter certainly got a cut.</li> <li>Q. Did your controller get a cut?</li> <li>A. My controller certainly did.</li> <li>Q. He testified that he didn't.</li> <li>A. Did he</li> <li>MS. WALKER: Objection to the form.  THE WITNESS: He virtually had no bonus. He got a salary. He had no bonus during that</li> </ul>
5 6 7 8 9 10 11 12 13 14 15 16 17	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> <li>Q. Okay.</li> <li>A. They are right up and down on 611.</li> <li>Q. I'm talking about the dealership properties that are independent.</li> <li>A. The dealership property there's one of them empty right now because of termination. There was almost another one. I'm going to say this to you: We had a Pontiac Buick GMC store where we received a FedEx truck letter.</li> <li>Q. I understand all this.</li> </ul>	3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> <li>Q. Did you cut your daughter?</li> <li>A. Did I cut my daughter certainly got a cut.</li> <li>Q. Did your controller get a cut?</li> <li>A. My controller certainly did.</li> <li>Q. He testified that he didn't.</li> <li>A. Did he</li> <li>MS. WALKER: Objection to the form.</li> <li>THE WITNESS: He virtually had no</li> </ul>
5 6 7 8 9 10 11 12 13 14 15 16 17 18	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> <li>Q. Okay.</li> <li>A. They are right up and down on 611.</li> <li>Q. I'm talking about the dealership properties that are independent.</li> <li>A. The dealership property there's one of them empty right now because of termination. There was almost another one. I'm going to say this to you: We had a Pontiac Buick GMC store where we received a FedEx truck letter.</li> <li>Q. I understand all this.</li> <li>A. We had \$5 million worth of debt on that place.</li> </ul>	3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> <li>Q. Did you cut your daughter?</li> <li>A. Did I cut my daughter certainly got a cut.</li> <li>Q. Did your controller get a cut?</li> <li>A. My controller certainly did.</li> <li>Q. He testified that he didn't.</li> <li>A. Did he</li> <li>MS. WALKER: Objection to the form.</li> <li>THE WITNESS: He virtually had no bonus. He got a salary. He had no bonus during that period of time that we can substantiate.</li> </ul>
5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> <li>Q. Okay.</li> <li>A. They are right up and down on 611.</li> <li>Q. I'm talking about the dealership properties that are independent.</li> <li>A. The dealership property there's one of them empty right now because of termination. There was almost another one. I'm going to say this to you: We had a Pontiac Buick GMC store where we received a FedEx truck letter.</li> <li>Q. I understand all this.</li> <li>A. We had \$5 million worth of debt on that place.</li> <li>Okay?</li> </ul>	3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> <li>Q. Did you cut your daughter?</li> <li>A. Did I cut my daughter certainly got a cut.</li> <li>Q. Did your controller get a cut?</li> <li>A. My controller certainly did.</li> <li>Q. He testified that he didn't.</li> <li>A. Did he</li> <li>MS. WALKER: Objection to the form.</li> <li>THE WITNESS: He virtually had no bonus. He got a salary. He had no bonus during that period of time that we can substantiate.</li> <li>BY MR. KIMMEL:</li> </ul>
5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> <li>Q. Okay.</li> <li>A. They are right up and down on 611.</li> <li>Q. I'm talking about the dealership properties that are independent.</li> <li>A. The dealership property there's one of them empty right now because of termination. There was almost another one. I'm going to say this to you: We had a Pontiac Buick GMC store where we received a FedEx truck letter.</li> <li>Q. I understand all this.</li> <li>A. We had \$5 million worth of debt on that place.</li> <li>Okay?</li> <li>Q. I understand.</li> </ul>	3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> <li>Q. Did you cut your daughter?</li> <li>A. Did I cut my daughter certainly got a cut.</li> <li>Q. Did your controller get a cut?</li> <li>A. My controller certainly did.</li> <li>Q. He testified that he didn't.</li> <li>A. Did he</li> <li>MS. WALKER: Objection to the form.  THE WITNESS: He virtually had no bonus. He got a salary. He had no bonus during that period of time that we can substantiate.</li> <li>BY MR. KIMMEL:</li> <li>Q. Do you think you can stay in business without your</li> </ul>
5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> <li>Q. Okay.</li> <li>A. They are right up and down on 611.</li> <li>Q. I'm talking about the dealership properties that are independent.</li> <li>A. The dealership property there's one of them empty right now because of termination. There was almost another one. I'm going to say this to you: We had a Pontiac Buick GMC store where we received a FedEx truck letter.</li> <li>Q. I understand all this.</li> <li>A. We had \$5 million worth of debt on that place.</li> <li>Okay?</li> <li>Q. I understand.</li> <li>A. You just can't walk away. You go bankrupt. I've</li> </ul>	3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> <li>Q. Did you cut your daughter?</li> <li>A. Did I cut my daughter certainly got a cut.</li> <li>Q. Did your controller get a cut?</li> <li>A. My controller certainly did.</li> <li>Q. He testified that he didn't.</li> <li>A. Did he</li> <li>MS. WALKER: Objection to the form.  THE WITNESS: He virtually had no bonus. He got a salary. He had no bonus during that period of time that we can substantiate.</li> <li>BY MR. KIMMEL:</li> <li>Q. Do you think you can stay in business without your daughter?</li> </ul>
5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	<ul> <li>Q. It would have to be for sale first, wouldn't it?</li> <li>A. I think that there's plenty of people that know that we have properties that would be out there looking at them. I can take you and show you numerous properties around here right now that are sitting empty.</li> <li>Q. Okay.</li> <li>A. They are right up and down on 611.</li> <li>Q. I'm talking about the dealership properties that are independent.</li> <li>A. The dealership property there's one of them empty right now because of termination. There was almost another one. I'm going to say this to you: We had a Pontiac Buick GMC store where we received a FedEx truck letter.</li> <li>Q. I understand all this.</li> <li>A. We had \$5 million worth of debt on that place.</li> <li>Okay?</li> <li>Q. I understand.</li> </ul>	3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	<ul> <li>Q. But nobody at her level?</li> <li>A. Some making more money. Some doing bigger jobs.</li> <li>Okay? Every job that we could eliminate that we didn't need to replace that we could do without we eliminated.</li> <li>Roughly \$6,800,000 in expenses cut in less than a month.</li> <li>Q. Did you cut your daughter?</li> <li>A. Did I cut my daughter certainly got a cut.</li> <li>Q. Did your controller get a cut?</li> <li>A. My controller certainly did.</li> <li>Q. He testified that he didn't.</li> <li>A. Did he</li> <li>MS. WALKER: Objection to the form.  THE WITNESS: He virtually had no bonus. He got a salary. He had no bonus during that period of time that we can substantiate.</li> <li>BY MR. KIMMEL:</li> <li>Q. Do you think you can stay in business without your</li> </ul>

	Page 141		Page 14
1	Q. No, in 2008.	1	don't
1	A. Pretty difficult, because she has a hell she	2	
3	does lot of things for this dealership.	3	BY MR. KIMMEL:
4	Q. So your answer would be, no, you couldn't do	4	Q. Are you finished your answer?
5	without her?	5	
6	A. Well, I think you're a smart man and I am too. I'd	6	MS. WALKER: You know what?
7	like to give myself credit that that's a hell of a	7	
8 :	statement to make. I mean, can a world go on without	8	BY MR. KIMMEL:
9	President Obama, President Ford? It will. What state	9	Q. Are you finished your answer?
10	it will be in is another issue.	10	A. You asked me a question as to whether Cherie had
11 (	Q. I guess the question is closer to can the world go	11	integrity.
	on without a vice president?	12	Q. Yes.
	A. Can the world can this place survive without my	13	A. I would hope so.
ľ	daughter?	14	Q. Okay. Do you think that she presented well for the
	Q. Yeah.	15	company, the same way you referred to your daughter a
	A. Yes.	16	moment ago?
	Q. Okay. Did you ever consider her for termination?	17	A. In the same level?
	A. Did I ever consider my daughter for termination?	18	Q. No. Just in general, in her own way?
	No.	19	A. In her contribution, yes.
	Q. How much money would you have saved if you had	20	Q. Okay.
	terminated your daughter of the \$800,000 that you	21	A. But not the same level.
	ultimately did save?	22	Q. Are there any other qualities that you named in
23	AO MALKED. Objection	23	your daughter a moment ago that you feel my client did
24	MS. WALKER: Objection.	24	not have?
	Page 142		Page 14
1	THE WITNESS: \$6,800,000.	1	
2		2	MS. WALKER: Do you want to read
	BY MR. KIMMEL:	3	back his answer to him?
	Q. Oh, I thought you said \$800,000.	4	THE WITNESS: That would be like
	A. \$6,800,000 on that spreadsheet.	5	asking you what qualities does your second wife have
	Q. How much of that money did you save?	6	that your first wife didn't have.
	A. I'm smiling, because I think you know it's \$6	7	MR. KIMMEL: Off the record.
	million. I saw you two guys looking at that spreadsheet	8	
	ike you were students at a business today. I'm sorry.	9	(Discussion off the record.)
	Excuse my sense of humor. Okay. Go ahead. How much	10	
	would I have saved if my daughter probably \$200,000.	11	(The court reporter read back as
	But what would have I lost? I would have lost a key	12	follows:
	support person. I would have lost a person of	13	"ANSWER: How much would I have
	ntegrity. I would have lost a person that took our	14	saved if my daughter probably \$200,000. But what
	vision forth in the community and represented us.	15	would have I lost? I would have lost a key support
	Q. Okay. Let me stop you there.	16	person. I would have lost a person of integrity. I
	A. I'd have lost an employee that would had to have	17	would have lost a person that took our vision forth in
	peen replaced by somebody else.	18	the community and represented us.")
	Q. Stop right there. Did my client have integrity?	19	DV MD IZIMMEL.
20	MC WALKED. Assessed allow the to	20	BY MR. KIMMEL:
21	MS. WALKER: Are you telling him to	21	Q. Okay. Do you believe that Cherie Santai was a
	otop his answer, Counsel?	22	support person for the dealership while she was working
23	MR. KIMMEL: Yes.	23	for you?
24	MS. WALKER: You're telling him you	24	A. Say that I didn't hear the second word there.

	Page 145	5	Page 147
1	Q. I was trying to use your words. Do you believe	1	Q. Do you believe that my client, to the extent she
2	that my client was a good support person for the company	2	was able, had done the same thing while she was here?
3	while she was working for the dealership?	3	A. I believe
4		4	
5	MS. WALKER: Objection to the form.	5	MS. WALKER: Objection to the form.
6	THE WITNESS: To the best of her	6	Go ahead.
7	ability.	7	THE WITNESS: your client could
8	·	8	work very well with my daughter and I believe that my
9	BY MR. KIMMEL:	9	daughter worked well with her.
10	Q. Okay. And we talked about integrity a moment ago;	10	
11	right?	11	BY MR. KIMMEL:
12	A. I think your client treated people nicely.	12	Q. Do you feel that there is any difference in how my
13	Q. Okay. Did she treat you nicely?	13	client went about taking the vision of the company to
14	A. Yes.	14	the community from what you wanted it to be?
15	Q. Okay.	15	A. I don't think she had that level of intensity or
16	A. Did I treat her nicely? You should ask her that.	16	that education.
17	I think so. Did my daughter? I think so. Now we have	17	Q. She didn't do anything to hurt the company, did
18	this.	18	she?
19	Q. What is the message of the company that you were	19	A. I think your client under those circumstances did a
20	referring to when you said your daughter takes the	20	good job.
21	message of the company, the vision of the company and	21	Q. Okay. Now, you referred to hours earlier. Does
22	takes it to the community? What did you mean by that?	22	your daughter have set hours?
23		23	A. My daughter does have set hours, yes.
24	MS. WALKER: The vision.	24	Q. Has she ever not been able to meet those set hours?
	Page 146		Page 148
1	MR. KIMMEL: The vision.	1	A. She had a maternity leave four times.
2	THE WITNESS: I think our vision is	2	Q. Was she paid while she was out on leave?
3	about our standards, about how we want to treat a	3	A. Reduced salary, I believe.
4	customer, how we want to answer a phone, wow we want to	4	Q. Okay.
5	fix a car, how we want to be a company that has	5	A. I have two other daughters who work in this
6	integrity to return money to the community. We have	6	company.
7	done a lot of things in this community that ties to it.	7	Q. So but she did receive Beth Gilbert received
8	I'm a believer in all our companies when we were making	8	compensation while she was out on maternity leave?
9	money. We put money into a charitable foundation. We	9	A. Beth was a stockholder at one time in the Saturn
10	don't have any money in that charitable foundation	10	and Mitsubishi dealership and received income. That's
11	because we give every cent back. Okay? We have given a	11	where her income was came from. This goes back a
12	lot of money back to the community. I happen to believe	12	while.
13	that I have been a blessed man by having this	13	Q. She didn't receive wages?
14	opportunity, and I believe in returning it. When we	14	A. As a stockholder she did receive wages, and I can't
15	don't make money, we can't.	15	honestly remember that amount of money. I don't know.
16	Q. So if your daughter is taking that vision that	16	Q. Okay. You don't typically offer wages to your
17	you're talking about to the community	17	employees who are out on maternity leave, do you?
18	A. My daughter has been a good community support	18	A. No.
19	person for us. She's been the president of the Chamber	19	Q. When your daughter was out on maternity leave, did
20	of Commerce. She's a director in the Michener Art	20	you tell her she'd have to re-apply for her job
21	Museum. I think she's done a lot of things to forward	21	
22	our name in the community, to get customers to want to	22	MS. WALKER: Objection to the form.
23	come here. To build a family reputation as a family	23	
24	business.	24	BY MR. KIMMEL:
\$645528.ess			

	Page 149		Page 151
1	Q when she came back?	1	connection with that review? And by "them" I mean the
2	A. No.	2	HR department.
3	Q. Is there a reason?	3	A. We discussed with our HR department which is not an
4	A. No. Maybe I should have had a boy.	4	attorney, but the names and reasons that we were going
5	Q. Why would you say that?	5	to terminate people.
6	A. You ask kind of question. I guess there are	6	Q. Did you consult with legal counsel before the
7	benefits to being a sperm donor, right, or sperm	7	termination?
8	recipient. I didn't have that opportunity. But go	8	A. No, we did not.
9	ahead. Interesting.	9	Q. Is there a reason why you did not?
10	Q. Okay.	10	<b></b>
11	A. I think you should have a beer with my daughter.	11	MS. WALKER: Objection to the form.
12	Q. As soon as your counsel allows us, I promise you	12	THE WITNESS: We didn't think that
13	that's the intent.	13	everything we had to do had to be consulted with an
14	A. Explain to her that she's overly compensated for	14	attorney. We felt at the time we were doing the right
15	doing nothing. I'm sure that will go over like a lead	15	thing. We still feel like we did right thing.
16	bullet. Go ahead.	16	
17		17	BY MR. KIMMEL:
18	MR. KIMMEL: I need a moment to	18	Q. And that was because you needed to cut expenses to
19	collect my thoughts for just a second.	19	make profitability rise?
20		20	A. Reduce expenses in order to offset our losses.
21	(Pause.)	21	Q. Is there a reason why you didn't ask everybody in
22		22	the company to take a reduction at that time?
23	BY MR. KIMMEL:	23	A. You know, we cut our 401K. We cut our personal
24	Q. Your daughter testified previously that she may	24	days. And a lot of these things didn't go over very
	Page 150		Page 152
1	have spoken to Cherie about making contingency plans in	1	well. Didn't go over very well at all.
2	the event that she might need to take leave during her	2	Q. And so from that what did you decide from knowing
3	pregnancy. Do you recall that at all? Not the	3	that information?
4	testimony, but do you recall those events?	4	
5	•••	5	MS. WALKER: Objection to the form.
6	MS. WALKER: Objection to the form.	6	THE WITNESS: Does that mean I
7	THE WITNESS: No, I don't. Do I	7	answer the question?
8	think my daughter would say something like that because	8	MS. WALKER: If you understand the
9	she's a woman, yes. Pretty compassionate person, so I	9	question. I believe you answered his question
10	think she might say something like it, but I would not	10	explaining how. So if you understand the question you
11	have been present during any discussions like that.	11	can answer it, but
12		12	THE WITNESS: I'm not sure I
13	BY MR. KIMMEL:	13	understand the question, Craig, after that
14	Q. You have an HR department for the company; correct?	14	 DV MD 1/1/MATI
15	A. That's correct.	15	BY MR. KIMMEL:
16	Q. Do you run the decisions that you make about hiring	16	Q. Okay. Let me move on to another question.
17 18	and terminating, firing, whatever way you want to refer to it, do you make those decisions known to the HR	17	Can HR supercede your decisions to
19	department, ask those decisions to be reviewed before	18	terminate, layoff? Do they have that power?
20	you act on them?	19 20	A. I have never been in that position.     Q. And why
21	A. We do.	21	· .
22	Q. Did you do so in this case with regard to Cherie?	22	A. Never laid people off before. Okay?     Q. Uh-huh.
23	A. Yes.	23	A. Really, in all my years of business, we've grown.
24	Q. Can you tell me what you asked them to do in	24	I never went through a period like this. Okay?
47	w. Oan you toll the what you asked them to do in	Z 4	mever went unough a penou like this. Okay?

	Santai V. 1 led Beans I Old, Inc., et al.		FRED BEANS, 9/11/1		
	Page 153		Page 155		
1	Q. Well, you have HR in place to perform a function?	1	OxyContin and stole from us. I guess I said that, you		
2	A. HR to help us hire people. HR to help us with	2	know, we are going to terminate this person. We've got		
3	payroll. HR to help us with new employee orientation,	3	some people that we had driver license reviews that had		
4	yes.	4	DUIs that we didn't know about. We've asked her how we		
5	Q. So you don't use HR in connection with documenting	5	should handle that.		
6	a personnel file for purposes of ongoing employment	6	Q. So she's a consultant for purposes of compliance		
7	relations or even for termination?	7	with legal requirements? Is that your understanding?		
8	A. Yes, but we haven't had to terminate people	8			
9	anybody in the past because of lack of income. This is	9	MS. WALKER: Objection to the form.		
10	the first time we have ever went through, to the best of	10	THE WITNESS: No. I don't think		
11	my knowledge, and really laid anybody off. Have we	11	it's a consultant for legal requirements. I think it's		
12	terminated people in the past for non-performance? Have	12	a sounding board for what's the right thing to do.		
13	we terminated them for theft? Yes, we have. Have we	13			
14	terminated them for drug abuse or drug usage? Yes. But	14	BY MR. KIMMEL:		
15	this is really the first time that we in our company	15	Q. Does		
16	history that I kind of prided myself that I never	16	A. Do we want to recommend this person submit to		
17	laid people off.	17	random drug testing? Do we want to ask them if they can		
18	Q. Now, you say that you terminated for theft. Let's	18	rehab, if they can be rehabbed?		
19	just use that as an example. If there was a belief that	19	Q. Do you know if Miss Bell has any training?		
20	an employee had committed theft against the company,	20	A. Yes.		
21	how, if at all, would you involve HR in terminating?	21			
22	A. We'd involve them in the investigation of it.	22	MS. WALKER: Objection to the form.		
23	Wouldn't fire somebody if we thought they stole. We'd	23	THE WITNESS: Do I know the limit		
24	fire somebody if they told us they stole	24	of that training, no, but my daughter Beth does. I		
	Page 154	<b> </b>	Page 156		
1	Q. Why would	1	don't know.		
2	A or we have proof of it.	2	dont know.		
3	Q. Why would you consult with HR first?	3	BY MR. KIMMEL:		
4	Q. Willy would you consult with the mate	4			
5	MR. KIMMEL: Do you need to take	5	Q. Do you know what qualifies her to be the HR		
6	that call?	6	department director of your company?  A. Well, I know that she had previous HR experience.		
7	MS. WALKER: I am going to need to	7	Q. Okay.		
8	in two minutes,	8	A. I know she's attended several schools since she's		
9	MR. KIMMEL: Let's go off the	9	been here.		
10	record.	10	Q. Schools on?		
11	MS. WALKER: I have two minutes.	11	A. HR.		
12	Go ahead. We can get done in two minutes. It's a	12	Q. Meaning issues in HR?		
13	conference call.	13	-		
14	MR. KIMMEL: Okay.	14	A. HR training. I know that we have had that she's attended different seminars. I know that we have had		
15	THE WITNESS: Why would we do what	15			
16	now?	16	labor relations. The labor relations attorney runs a		
17		17	three-day class.		
18	BY MR. KIMMEL:	18	MP KIMMEL. Do you pood to take		
19	Q. Why would you consult with HR? Why not just fire	19	MR. KIMMEL: Do you need to take		
20	the person if you suspected they were stealing?		your call now?		
21		20	MS. WALKER: Yeah.		
22	A. I'd probably tell Linda Bell that we had a	21	MR. KIMMEL: Okay. Off the record.		
	situation where somebody stole money from us. We had	22	/Danagad 2,222 (1977)		
23	somebody that maybe got hooked on OxyContin I guess I	23	(Recessed 3:32 p.m.)		
24	should rephrase that. That became dependent upon	24	(Reconvened 4:01 p.m.)		

	Dago 157	1	D 150
1	Page 157		Page 159
1		1	A. No.
2	BY MR. KIMMEL:	2	Q. And you say you can't recall how much seniority
3	Q. In your personal dealings with my client, sir, if	3	Cherie Santai had as compared to other service managers
4	any, did you find her to be friendly?	4	at the time that she was let go?
5	A. Yes.	5	A. No.
6	Q. Did you find her in a professional capacity to act	6	Q. Do you recall my client's reaction to the being let
7 8	like a professional?  A. Yes.	7	go, if you were able to observe it?
9		8	A. There were a lot of people let go that day     Q. If you have any recollection.
10	Q. Did you ever socialize with my client in any way out of work?	10	A all in my office, so I don't, no.
11	A. No.	11	Q. Okay. Do you remember any words that were
12	Q. Did you ever take her on any flights to any other	12	exchanged between the two of you at that time?
13	locations by plane?	13	A. No unkind words.
14	A. I know that question was asked before, and I don't	14	Q. Okay. Do you remember any kind words?
15	remember.	15	A. I was sorry we had to do that. We had no other
16	Q. Okay. Fair enough.	16	choice.
17	A. If it was, I'd like to be reminded of it so I do	17	Q. Okay. Do you remember anything else?
18	know.	18	A. No.
19	Q. Did you have other than the problem that you	19	Q. Did you ask anybody in the company to speak to my
20	referred to with regard to her occasionally not being	20	client after termination?
21	able to make her time here, I think it was two days a	21	A. Yeah. Linda Bell was available.
22	week that you thought was an issue, did you have any	22	Q. Okay. And that was the person who you directed my
23	other difficulties with my client in a working	23	client to speak with; correct?
24	relationship?	24	A. Yes.
	Page 158		Page 160
1		1	Q. Beyond that, after my client was given the news,
2	MS. WALKER: Objection to the form.	2	did you ask anybody from the company to talk to her?
3	THE WITNESS: No. I think I dealt	3	A. No.
4	with her on a professional level.	4	Q. Have you ever terminated any other pregnant person
5		5	from the Fred Beans group, Fred Beans Holdings or Fred
6	BY MR. KIMMEL:	6	Beans dealerships that you can recall?
7	Q. Do you remember what you told my client when you	7	A. I don't know.
8	met with her the last time that she worked for the	8	Q. Okay. In the complaint there is an allegation that
9	dealership, on the last day?	9	my client had spoken to you and you had spoken to her on
10	A. When she was terminated?	10	occasion, and that you made a remark and then told her,
11	Q. Yes, sir. We're not supposed to say "terminated."	11	"Don't sue me for saying that. We just got one of those
12	A. When she was her job was eliminated.	12	last week." Do you know if that statement was made?
13	Q. Okay. There.	13	A. What last week?
14	A. I told her she should go see Linda Bell	14	Q. A complaint against the company. Would you like me
15	Q. Okay.	15	to show you the complaint that I'm referring to?
16	A HR person.	16	A. Yeah. At least I don't remember.
17	Q. Did you have any conversation with her after that?	17	
18	A. No.	18	MR. KIMMEL: Give me a moment.
19	Q. Okay. Is it fair to say you haven't spoke to	19	
20	Cherie Santai since that day?	20	(Pause.)
21	A. Yes. No, I have not.	21	
22	Q. Are you aware of any violations of company policies	22	BY MR. KIMMEL:
23	Cherie Santai had engaged in during her employment at	23	Q. In paragraph 37, sir, I'm going to read it to you,
	the company?	24	and if you need to see it for yourself I'll be glad to

	Page 161		Page 163
			•
1 2	show it to you.  It says, "Defendant Beans stated to	1 2	Q. Okay. Who made the decision to terminate?
3	plaintiff that he was shifting her to a lesser position	3	Who made the decision to terminate ultimately?     Ultimately.
4	because of her pregnancy and told her, quote, Don't sue	4	A. I guess, ultimately, I did.
5	me for saying that. We already were served with one of	5	Q. Did you make it with anybody's consent or was it
6	those claims this week."	6	
7	A. Can I look at that?	7	something that you decided on your own?
1		8	A. I sat with Rob and I would think probably Valerie.
8	Q. Sure. Paragraph 37.		I know we went through names and job responsibilities
9 10	A. (Witness reviewing document.) Me or my daughter?	10	and what general managers of everything that could be
11	I don't see this. "Defendant Gilbert repeatedly told plaintiff that a pregnant"	11	eliminated. That's how we came up with a total of
1	•		\$6.8 million. We went through everything we could go
12	Q. 37, sir. Paragraph 37.	12	through, every payable. We looked at janitorial
13	A. "Defendant Beans stated to plaintiff that they were	13	services. We cut those back. In some cases we
14	shifting her to a lesser"	14	eliminated them. In New Holland we eliminated the
15	MC MALKED. "He was shifting "	15	janitorial service all together and did it ourselves.
16	MS. WALKER: "He was shifting."	16	Q. Are you familiar with an Employee Exit Report used
17	THE WITNESS: Cherie?	17	by your company?
18	MS. WALKER: Yeah. "Defendant	18	A. Yes.
19	Beans" would be you.	19	Q. Can you tell me what that report is used for?
20	THE WITNESS: Right. Shifting her	20	A. It's used when somebody leaves our company. Make
21	to a lesser position.	21	sure we got our uniforms, our books, our manuals
22	DVAAD IVIAATI	22	Q. Okay.
23	BY MR. KIMMEL:	23	A what they were entitled to.
24	Q. Did you say that?	24	Q. Okay. I'm going to show you what was attached to
	Page 162	-	Page 164
1	A. No. We eliminated her position. I don't know any	1	the complaint and marked as Exhibit C in the complaint.
2	reason to say that.	2	Do you see that document?
3	Q. I'm not talking about in October of 2008. I'm	3	A. (Witness reviewing document.) Yes.
4	talking after my client indicated to you that she was	4	Q. Take a minute and review that document and the next
5	pregnant but well before she was let go.	5	page of that document, and let me know when you are
6	A. No.	6	ready to talk about it.
7	Q. "No," meaning you never made that statement?	7	A. It says that she was re-hirable in the same
8	A. No.	8	capacity. Her service was satisfactory.
9	Q. Did you ever speak to my client in terms of giving	9	Q. Are you ready to talk about it?
10	her a lesser position because of her pregnancy?	10	
11	A. A lesser position? I don't know if my daughter	11	MS. WALKER: Look at the second
12	I don't have any knowledge of that, any remembrance.	12	page.
13	Q. Do you know if my client's job responsibilities had	13	THE WITNESS: It's pretty hard to
14	changed while she was pregnant?	14	look at.
15		15	Okay. It says, "Position was
16	MS. WALKER: Asked and answered.	16	discontinued, reorganization." Yes. Okay. I can't
17	THE WITNESS: Her job	17	read the box above that.
18	responsibilities as service manager?	18	MR. KIMMEL: Your attorney has been
19		19	kind enough to provide a clearer copy. Thank you, Beth.
20	BY MR. KIMMEL:	20	MS. WALKER: As clear as I got.
21	Q. In any way for the Beans organization.	21	
22	A. No.	22	BY MR. KIMMEL:
23	Q. No, you don't know?	23	Q. Just review, say nothing, and tell me when you are
İ	A. We didn't change any responsibilities.	24	ready to talk about it.
24	A. We did it Clarice and resoursionnes		

Page 165 Page 167 1 A. (Witness reviewing document.) Go ahead. 1 permanent. And can you tell me what meaning you 2 Q. Okay. Are you familiar with that document? 2 intended to convey in that document that you signed? 3 A. That the employee was re-hirable, that her work was 3 4 Q. Have you ever reviewed that document as it relates satisfactory, and that she would be re-hirable in the 4 5 to my specific client, Cherie Santai? 5 same capacity. 6 A. Signed it on 10/21/2008. 6 Q. Okay. Now, being re-hirable -- may I have that 7 Q. Okay. Do you remember it? 7 please? 8 8 9 Q. Are you able to answer questions about it? 9 MR. KIMMEL: Beth, do you need this 10 A. Yes. 10 back or can we make a copy? 11 Q. Okay. Do you see how that document refers to the 11 THE WITNESS: We can make a copy. 12 position being eliminated? 12 MR. KIMMEL: All right. Let's put 13 A. Yes. 13 this aside and call it Beans-1 and just not mark it yet. 14 Q. And do you see on that document as well it says my 14 We'll mark the copy. client is eligible to be rehired? 15 15 16 A. Yes. 16 BY MR. KIMMEL: 17 Q. Can you tell me how could my client by eligible to 17 Q. You said that my client was eligible to be rehired 18 be rehired for a position that was eliminated? 18 in that capacity. I think that was your words; correct? 19 A. In another position when that opportunity availed 19 20 itself. 20 Q. Earlier you had testified that my client performed 21 Q. Is that --21 adequately, but you felt that given the -- I think you 22 A. If she came back and applied for a job. 22 said principles that you follow, that you felt that she 23 Q. Is that stated on the form? 23 had the capacity to do more. Is that a fair 24 A. No, it's not stated on the form. But if she came 24 characterization --Page 166 Page 168 1 back and applied for the job -- a job, we certainly 1 A. Do more? 2 would consider it. 2 Q. -- of your testimony? To do better was I think 3 Q. Did you see on that document that it states that my 3 your testimony. 4 client -- that the position -- the exact words here --4 A. I think that she could -- I think that she had the 5 did you see on the form that it says on the exit report, 5 ability to advance herself. I think she's a smart young 6 "The lack of work was permanent"? 6 lady. 7 A. Is lack of work permanent? 7 Q. Okay. Do you know what the conditions were at the 8 Q. Yes. 8 time that you terminated her, as far as the job market 9 A. "Did the employee receive vacation pay." 9 for service managers looking for work? 10 10 A. I would assume that there is a job market for 11 MS. WALKER: Objection. 11 service managers that are good all the time. THE WITNESS: Yes, I see it. It 12 12 Q. Okay. Would you have expected my client to be able 13 says it was "permanent." "Permanent" for the time 13 to have secured another position as a service manager at 14 being. 14 that time? 15 15 A. If she wanted one, yes. 16 BY MR. KIMMEL: 16 Q. Were you aware of any jobs that were available at 17 Q. Can you tell me --17 that time in the area for a service manager? 18 A. "Permanent" forever? I don't know that, Craig. 18 A. Personally, I'm not aware of any. 19 Q. Does it say, "Permanent for the time being"? 19 Q. Did you ever ask anybody to look for you to 20 A. It says, "Lack of work permanent." 20 determine if there were jobs at that time that were 21 Q. Okay. 21 available? 22 A. I take that per lack of work. 22 A. No. I did not. 23 Q. Okay. So my client's eligible to be rehired, her 23 Q. Did you -- were you ever aware that my client had 24 position was being eliminated, and the lack of work is decided not to attend college because she had decided to

Page 171

Page 172

Pac	re	1	69
Lac	ı –		$\circ$

- 1 pursue a career path with Fred Beans?
- 2 A. No. We would encourage her to go to school. We
- 3 have encouraged a lot of our employees to go to school.
- 4 Q. Do you know if you ever encouraged her to go to
- 5 school?
- 6 A. If anybody asked us, we would definitely encourage
- 7
- 8 Q. Do you know if you encouraged my client to go to
- 9 school?
- 10 A. I'm certain, say, "Hey, Cherie, go to school," or
- 11 our environment, foster an environment that would
- 12 encourage somebody. I think everything we do fosters
- 13 education.
- 14 Q. I understand. My question is different though.
- 15 Listen carefully, please. My question is, did you
- 16 recall -- or do you recall encouraging my client to go
- 17 to college?
- 18 A. I was never asked by your client for an opinion to
- 19 go to college. If asked, I would have encouraged her.
- 20 Q. I understand. Do you recall if you ever did
- 21 encourage her to go to school?
- 22 A. No.
- 23 Q. No, you don't recall or no --
- 2.4 A. I don't recall that.

- I know that she had tremendous problems coming to work
- 2 on time all the time.
- Q. So --3
- 4 A. Babysitters, sick children, and all that. With the
- 5 business we were able to live with that. As long as we
- 6 knew it, we could plan accordingly.
- 7 Q. So you didn't consider it to be so important that
- 8 she should be terminated as a result?
- 9
- 10 Q. Did you ever fill the service manager position once
- 11 you determined that the Hyundai store should have one?
- 12 A. We did.
- 13 Q. And who filled that position?
- 14 A. Steve Zdunczyk.
- 15 Q. Am I correct in assuming that Steve Zdunczyk -- I
- 16 don't know how to spell that --
- A. Right. 17
- Q. -- that he is a male? 18
- 19 A. He is.
- 20 Q. Okay. Do you know anything about him or his job
- 21 experience?
- 22 A. He was our previous service manager at our Saturn
- 23 store.
- 2.4 Q. And Saturn closed; right?

## Page 170

- Q. Okay. At the time my client was let go, you were
- 2 aware of her pregnancy; correct?
- 3 A. Yes.

1

- 4 Q. And you said she was qualified to do the job?
- 5 A. Yes.
- 6 Q. And your main concern, as I think you've indicated.
- 7 as to any problem with her performance would have been
- 8 that a couple days a week she didn't always make it in
- 9 on time, so you altered her hours; is that correct?
- 10 A. I think -- what was said to her is we would rather
- 11 know the hours you are going to come in and not have to
- 12 lie to us, or not have to cover up, and these are the
- 13 days -- you know, what days do you need to come in and
- these are the days I need to come in at 8:30. And I 14
- 15 believe what we said is, we'd rather know when you are
- 16 coming than put you in a position where you have to lie
- 17 to us or anything else. I don't want to put an employee
- 18 in that position.
- 19 Q. So you changed her hours to 8:30?
- 20 A. Two days a week, I believe. Two or three days a
- 21 week
- 22 Q. Okay. And do you know if this change was made
- 23 prior to her announcing that she was pregnant?
- 24 A. I don't know whether it was made prior to, after.

- A. Saturn closed. 1
- Q. Due to economic reasons you got a letter from 2
- 3 Federal Express --
- 4 A. Say that again. Yeah.
- 5 Q. When you got the Federal Express, General Motors
- 6 was shutting down Saturn?
- 7 A. Rights.
- 8 Q. So you moved him from one closing dealership that
- 9 could no longer be profitable to another dealership?
- 10 A. We moved him to our Chevrolet dealership where we
- 11 moved all our Saturn personnel.
- 12 Q. Okav.
- 13 A. Left him in place as the Saturn service manager.
- Created the place, left him in the position there. 14
- 15 Q. And that was to service Saturns?
- 16 A. That's correct.
- 17 Q. Even though Saturn was no longer going to be
- 18 marketing new cars?
- 19 A. Well, we had a very good service -- Saturn service
- 20 business. Excellent Saturn service business.
- 21 Q. So because it was profitable, you kept that part of
- 22 the business open?
- 23 A. And we certainly wanted to maintain those
- 24 customers.

43 (Pages 169 to 172)

	Page 173		Page 175
1	Q. Now that those strike that.	1	A. Bigger service sales at Saturn. We had a bigger
2	Did the Saturn business eventually	2	service business.
3	close as far as service goes?	3	Q. Right. Let's go back. A moment ago I thought you
4	A. We closed the Saturn business and we moved the	4	had said
5	Saturn technicians to the Chevrolet dealership and	<sup>-</sup> 5	A. When Saturn went out of business, Saturn's service
6	opened up Saturn service.	6	department was better than Hyundai's service department
7	Q. Is that still in effect?	7	as far as dollar value goes.
8	A. Still in service. Still in effect.	8	Q. I understand. I'm just I'm asking, I think, a
9	Q. Steve	9	different question than what you believe I might be
10	A. Zdunczyk.	10	asking. Steve Zdunczyk's last position with your Saturn
11	Q Zdunczyk is no longer there; correct?	11	company, you indicated that he had eight technicians
12	A. No.	12	working for him; correct?
13	Q. Why did you move him to the Hyundai store?	13	
14	A. Because we were growing Hyundai business. Okay.	14	MS. WALKER: Objection to the form.
15	Growing the Hyundai business. We thought it was time to	15	THE WITNESS: Before Saturn went
16	get a service manager and we went back and offered the	16	out of terminated, when they stopped doing business,
17	job to Cherie. She didn't come back. We moved Steve	17	and that, again, was in a crunch, we were down to about
18	there because now we felt that we could pick up the	18	eight technicians.
19	business or maintain the business in the Chevrolet	19	
20	dealership under the two service advisors we moved	20	BY MR. KIMMEL:
21	there. And, in fact, that business is dwindling because	21	Q. Okay.
22	there is no new car sales. So that Saturn business is	22	A. We had been up as high as 14 technicians.
23	disappearing as we speak slowly.	23	Q. Okay.
24	Q. How many years has Steve Zdunczyk been with the	24	A. We increased the size of the building at one time.
	Page 174		Page 176
1	firm?	1	Q. Okay. And the Hyundai store where my client was
2	A. I'd have to look, but I believe probably six or	2	let go also was also eight technicians; right?
3	seven.	3	A. I'd have to go back and look. Either six, seven,
4	Q. Six or seven years?	4	or eight. I'm not sure.
5	A. I think so. Maybe longer.	5	Q. Okay. And now it's 11?
6	Q. Was he ever laid off?	6	A. It's 11.
7	A. No.	7	Q. Okay. So Mr. Zdunczyk pretty much maintains
8	Q. How many technicians worked for him in the Saturn	8	somewhere between 8 and 14 technicians between Saturn
9	facility?	9	and Hyundai at this time at the company?
10	A. Probably at one time 14.	10	A. 14 technicians at Saturn at one time.
11	Q. And how many worked for him in his last job with	11	Q. 14, then 8. And now
12	the Saturn service department?	12	A. Well, as Saturn started to dissipate its sales it
13 14	A. When we moved?	13	certainly went backwards.
15	Q. Yes.	14	Q. No, I understand. But at its height it was 14.
16	A. I would believe about eight.	15 16	Then at its low was eight. Then he moved to the Hyundai
17	Q. Okay. So roughly the size of the Hyundai store		store which is now 11; correct?
18	where my client left in 2008?  A. Bigger than the Hyundai store.	17 18	A. Hyundai store has grown to 11.     Q. Okay.
19	Digger than the riyuhdal store.     Didn't you say there were eight technicians in the	19	A. The thing you didn't ask me is the Hyundai
20	Hyundai store?	20	satisfaction level has increased 100 basis points which
21	A. Bigger sales in the Saturn store than the Hyundai	21	is pretty large.
22	store.	22	Q. In the last three years?
23	Q. I might have been unclear. I'm speaking about	23	A. In the last three years?  A. In the last in 2009, 2010.
24	service.	24	Q. Okay. So it doesn't count 2011 so far?
			a. Shay. So it docont tourit 2011 30 Idi:

Page 179

Page 180

Page	177
Luqu	<b>-</b> ' '

- A. 2011, it's a 100 basis points better than it was in
- 2 2008.
- 3 Q. And Hyundai has also become known for making a
- 4 better product in those last couple years; isn't that
- 5 true?
- 6 A. I think that those basis points are rated on how we
- 7 service a customer. Would a better product help it?
- 8 Possibly. But really, it's a level of service we
- 9 provide the customer, from what I can see, from one
- 10 dealership to the other.
- Q. Do you remember when car sales were so bad in 2008
- that Hyundai came out with an advertising campaign that
- gained it a lot of sales, where they guaranteed to buy
- cars back at a certain price you if you lost your job?
- 15 A. I do.
- 16 Q. Did that help sales?
- 17 A. No, not for us it didn't.
- 18 Q. Okay.
- 19 A. I don't think anybody was thinking about losing
- their job would buy a car because they'd buy it back. I
- don't think that was a real motivator.
- 22 Q. Really?
- A. I think 100,000 mile warranty was a real motivator.
- 1 think what they might be doing right now, guaranteeing

- 1 service departments perform at the same level as
  - 2 Mr. Zdunczyk's?
  - 3 A. No.
  - 4 Q. Which dealerships would you say a car is the
  - 5 poorest performing of your dealerships, when it comes to
  - 6 satisfaction of the type you just referred to?
  - 7 A. I know which ones are the best.
  - 8 Q. Well, I also know as a businessman, sir, you
  - 9 probably pay attention to the ones you don't feel are
  - 10 the best. Is that true?
  - 11 A. Well, I know the ones that I don't feel are
  - performing to the level. McCafferty Ford in Langhorne.
  - 13 Q. Uh-huh?
  - 14 A. Okay. I believe it's on the way up. And,
  - unfortunately, I don't think my footprint is at
  - 16 McCafferty Ford of Langhorne. My partner lives in
  - 17 Florida. I live in Doylestown. I don't go home on the
  - weekends. Okay? All right. That, I'm not happy about.
  - 19 It's not what I thought it was all about. So that is
  - 20 not performing well in customer satisfaction.
  - Q. Would you say all your Doylestown dealerships are
  - 22 performing to the same level of satisfaction?
  - A. You know, the Cadillac dealership next door to the
    - Chevrolet dealership, it's like performing at the same

# Page 178

- 1 the value of the trade in.
- 2 Q. Right.
- 3 A. Resale is pretty good, but I don't think people are
- 4 going to -- in doubt of losing their job are going to
- 5 buy a car.
- 6 Q. Didn't you also move the facility from one building
- 7 to another?
- 8 A. Not until last year.
- 9 Q. Is your new facility better equipped than your
- 10 older facility was?
- 11 A. It's certainly nicer.
- Q. Okay. Is it more comfortable for the consumer to
- sit and wait, if they have to wait for repairs?
- 14 A. Yes.
- 15 Q. Is it --
- A. But that happened -- that happened last -- in 2010.
- Q. Okay. But you're saying that the 100 points
- improvement occurred since my client was laid off?
- A. We have gotten -- I don't say this is your client.
- 20 We have gotten substantially better. Now, when I add
- that Mr. Zdunczyk had always had good customer
- satisfaction. At one time at our Saturn dealership was
- probably in the top five in the country.
- Q. That's excellent. Do you feel that all your

1 level.

24

- 2 Q. Are you considering a replacement of the service
- 3 manager?
- 4 A. At Cadillac? We did probably about 15 months ago,
- 5 and we just moved the general manager to another
- 6 dealership.
- 7 Q. The general manager, not the service manager?
- 8 A. The service manager is relatively new there.
- 9 Q. Why did you let go the service manager 15 months
- ago at the Cadillac dealership?
- 11 A. Probably because of customer satisfaction.
- 12 Q. Okav.
- A. And I'd have to go back and look at that. I'm not
- sure. I know that our customer satisfaction is not
- performing well there and is performing -- we're number
- 16 five out of 73 at Chevrolet. Okay? I have a hard job
- understanding that, too, when they're next door to each
- other; right? One's got a better building. One
- performs in a poor building better. Okay? It's about
- 20 people and treatment; right? So a great building
- 21 doesn't always mean great customer satisfaction.
- Q. What is the name of the person you let go 15 months
- ago from the Cadillac store?
- 24 A. I don't remember.

45 (Pages 177 to 180)

	Page 181		Page 18
1			
2	<ul><li>Q. Do you know if that person was</li><li>A. Gary Pio (ph).</li></ul>	1 2	A. A good track record and a lot of General Motors experience.
3	Q. Fair enough. Was Mr. Pio with you for a long	3	Q. Where did he come from?
4	period of time or short period of time?	4	A. He came from KC Pontiac GMC Cadillac.
5	A. Probably about four years.	5	
6		6	Q. Okay. At the time my client was laid off, were you
7	<ul><li>Q. How many years?</li><li>A. Probably four.</li></ul>	7	aware that she put in for maternity leave?  A. No.
8	•		
9	Q. Four. I thought I heard you say "40." Four. So	8	Q. Did you ask HR for her personnel file in
10	he came along approximately 2006, 2007?	9	considering whether or not to let her go?
	A. I'd have to go back to the year we opened that, but	10	A. Never discussed maternity leave.
11	probably around that time frame.	11	Q. Did you ever discuss with your HR department her
12	Q. Okay. Did you ever consider that job for	12	circumstances prior to her departure? In other words,
13	termination or layoffs in October of 2008?	13	that she was pregnant and that she was going to be going
14	MO MALKED. Objection to the force	14	on maternity leave and when?
15	MS. WALKER: Objection to the form.	15	MO WALKED OLD II I I I
16	THE WITNESS: I don't think he was	16	MS. WALKER: Objection to the form.
17	here then. I think he was gone.	17	THE WITNESS: We knew she was
18	DV AAD IZIAAATI .	18	pregnant. We never discussed maternity leave. I have
19	BY MR. KIMMEL:	19	no idea how far along the pregnancy she was. I have no
20	Q. You think he was gone in October of 2008?	20	idea.
21	A. I'd have to go back and look at those records. I	21	
22	know that the poor CSI was, and we had poor what I	22	BY MR. KIMMEL:
23	consider poor CSI at Chevrolet at Limerick.	23	Q. Is there any reason why you didn't ask my client to
24	Q. Who was the person who replaced Mr. Pio?	24	take an earlier maternity leave?
	Page 182		Page 184
1	A. Mr. Michael Lanzetta.	1	A. A what?
2	Q. Is that person still there?	2	Q. An earlier maternity leave
3	A. Yes, he is.	3	
4	Q. At the time that you replaced Mr. Pio, do you	4	MS. WALKER: Objection to the form.
5	recall if my client had already been let go or not?	5	
6	A. Your client was still with us.	6	BY MR. KIMMEL:
7	Q. Okay. And when Mr. Lanzetta came along, how long	7	Q instead of letting her go?
8	had he been with the dealership when he assumed the role	8	
9	of service manager at the Cadillac store?	9	MS. WALKER: Objection to the form.
10	A. He came from another Cadillac dealership when he	10	THE WITNESS: We eliminated your
11	came with us.	11	client's position, and I think that gave her the
12	Q. So how long had he was that when he came	12	opportunity to collect unemployment. And we did offer
13	along for the Cadillac service, was that the first time	13	her her job back when we were ready to put a service
14	that he had worked for the Fred Beans group?	14	manager in.
15	A. Yes, sir.	15	
16	Q. So he had no seniority when he took over for	16	BY MR. KIMMEL:
17	Mr. Pio?	17	Q. I understand. My question, though, was did you
18		18	ever ask her to take an early leave for maternity?
	MS. WALKER: Objection to the form.	19	
19	THE WITNESS: Not with our company,	20	MS. WALKER: Objection to the form.
19 20			
20	no.	21	THE WITNESS: No. We didn't ask
20		21 22	THE WITNESS: No. We didn't ask anybody when we eliminated those jobs that day to take
20 21 22			THE WITNESS: No. We didn't ask anybody when we eliminated those jobs that day to take an early leave.

Page 185 Page 187 BY MR. KIMMEL: 1 1 time --2 Q. My client --2 A. I thought about eight months. 3 A. We didn't treat your client any different because 3 Q. Okay. So it's your testimony that approximately she was pregnant or not pregnant. We made a decision to 4 eight months went by from the time she was let go until 4 5 do everything we could to save our business. 5 the time she was re-offered employment; is that correct? 6 Q. I understand that. 6 A. Do I know that? 7 A. Okay. 7 Q. Is that your testimony, your recollection? 8 Q. I understand that's your position. But you're not 8 9 aware of anybody else who was pregnant that you let go 9 MS. WALKER: Objection to the form. in October of 2008; correct? 10 10 THE WITNESS: Based on -- an 11 A. I wouldn't have any way of knowing that somebody is 11 estimate, I know that sometime in summer or early --12 pregnant. 12 late summer -- or late spring rather that we decided to 13 Q. But you weren't aware of anybody else, but you were 13 reinstate the position and she was offered her job back. 14 aware of my client --14 15 A. No. 15 BY MR. KIMMEL: 16 Q. You were aware of my client being pregnant; right? 16 Q. Can you tell me, are you familiar with how the 17 A. I was. 17 classifications of your dealership are characterized in 18 Q. How did you indicate to my client interest in 18 a performance review? 19 rehiring her? 19 20 A. We sent her a letter. 20 MS. WALKER: Objection to the form. 21 Q. Who was the person or who were the people who made 21 THE WITNESS: Explain to me --22 that decision, to send her a letter? 22 rephrase that question so I can understand it. 23 A. Who made that decision? 23 24 Q. Yes, sir. 24 BY MR. KIMMEL: Page 186 Page 188 A. I think we talked about the opportunity of bringing 1 Q. Do you know what a 60-day performance review is? 2 her back. 2 A. 60 days -- we review everybody 60 days after they 3 Q. How did that come about? 3 are hired. 4 A. We knew we wanted to hire a service manager, and I 4 Q. Okay. Can you tell me, have you ever participated 5 thought the right thing to do was offer her the position 5 in a 60-day performance review? 6 back. A. Not very often. Most of the time it would be left 7 Q. You already knew my client had submitted a claim 7 up to the general manager of the dealership or the 8 with PHRC at that time; correct? 8 department head. 9 A. I'm not sure I knew that. If you say I did, but I 9 10 don't remember. 10 MR. KIMMEL: Just a moment, please. Q. Okay. You don't remember. That's fine. 11 11 ---12 A. I think the people would know about that would be 12 (Pause.) 13 my daughter which handles those things, and Miss Bell. 13 14 Q. Do you know when this decision to rehire my client 14 BY MR. KIMMEL: 15 was made? 15 Q. Were there any open positions in the company at the 16 A. I believe it was made in 2009, and I think it might 16 time that my client was terminated? 17 have been somewhere between May and July. 17 A. We -- not to the best of my knowledge, because we 18 Q. So you believe it was approximately six months 18 had a hiring freeze. When anybody left us, we tried 19 after she was let go? 19 like hell not to replace -- not to bring anybody back in 20 A. Well, she was let go May or July of 2009. 20 a position. 21 Q. She was let go in October of 2008. 21 Q. Are you aware, sir, how many people were laid off 22 A. Okay. So that's about eight months. Seven months. 22 from the Hyundai store from January 1st of 2008 to 23 Q. Okay. So it's your testimony you believe it was 23 December 31, 2008? 24 seven months between the time she was let go and the A. We had Paul step down to become a salesman. We had

	Page 189	***************************************	Page 191
1	Cherie leave. I believe we lost a couple lot people. I	1	
2	don't know the total number. Probably could look at	2	THE WITNESS: We refer to Mr. Engle
3	that spreadsheet that Mr. Szpanka had this morning.	3	as assistant service manager
4	Q. Okay. Would it refresh your recollection strike	4	BY MR. KIMMEL:
5	that.	5	Q. What is
6	Would you agree that you laid off	6	
7	eight employees from the Hyundai location, seven of whom	7	<ul><li>A like we do every other writer.</li><li>Q. What is a "service writing manager"?</li></ul>
8	worked in the body shop in 2008?	8	A. Never heard that term before.
9	A. The body shop is not part of the Hyundai location.	9	Q. Have you ever spoken to Mr. Tucker about how he
10	It's part of the body shop.	10	operates the Hyundai store?
11	Q. So you're saying they are two different entities?	11	A. Yes.
12	A. Well, it's all that's part of Fred Beans Ford	12	Q. Have you reviewed his testimony in this case prior
13	d/b/a Fred Beans Hyundai, but the body shop is not	13	to coming here today?
14	operated out of the Hyundai facility.	14	A. No.
15	Q. Well, for accounting purposes is it operated out of	15	Q. Is it your testimony that there is you have
16	the same corporate entity?	16	never heard the term "service writing manager"?
17	A. Yes.	17	A. No.
18	Q. Okay. So with that in mind, would you agree with	18	Q. You have never heard that term; correct?
19	the statement that from January 1st of 2008 to December	19	A. No. But if I have heard I don't know why we
20	31, 2008, eight employees from that corporate entity	20	would use it, not in that term or any other. I never
21	were let go, seven of whom were from the body shop?	21	heard that term before. If I did, it went in one ear
22	A. Yes.	22	and out the other. We have service managers and
23	Q. Would you agree with the statement that during that	23	assistant service managers. And in some stores a
24	same period of time my client was the only one who was	24	service drive manager and a warranty clerk.
	Page 190	<u> </u>	Page 192
1	pregnant and held a supervisory position?	1	Q. When you made the offer to rehire my client, did it
2	A. I'd have to go back and look at the individual	2	come in a letter form?
3	people who worked in the body shop. I don't know their	3	A. Yes.
4	names. I don't know any males or females who were let	4	Q. Do you recall seeing the letter recently?
5	go at that time.	5	A. No.
6	Q. I assume from your testimony, correct me if I'm	6	Q. When was the last time you recall seeing the
7	wrong, that Mr. Engle was, in your opinion, not promoted	7	letter?
8	to service writing manager on October 21, 2008?	8	A. I don't remember.
9		9	Q. Did you write the letter?
10	MS. WALKER: Objection to the form.	10	A. I believe that would have been constructed by Linda
11	THE WITNESS: Was not promoted?	11	Bell
12		12	Q. Okay.
13	BY MR. KIMMEL:	13	A or Matt Tucker.
14	Q. Right.	14	Q. Did you approve the letter before it went out?
15		15	A. I'm sure I was told about it.
16	MS. WALKER: To "service writing	16	Q. Did you
17	manager"?	17	A. I don't recall if I signed it or not.
18	MR. KIMMEL: "Service writing	18	Q. Okay. In the letter, did you offer my client to
19	manager."	19	become employed again at the same rate of pay that she
20	MS. WALKER: Are you saying	20	had occupied back in 2008?
21	"service and writing manager" or "service writing	21	A. I don't know. Do you have a copy of the letter?
22	manager."	22	Q. I'm just asking you if you recall.
23	MR. KIMMEL: "Service writing	23	A. I don't know. I don't know.
24	manager."	24	Q. Okay. Do you recall ever offering my client to

	Page 193		Page 195
1	return to the same seniority position?	1	BY MR. KIMMEL:
2	A. I'm sure.	2	Q. Sir, do you recall in that letter if you described
3		3	that my client's pension and other employee benefits
4	MS. WALKER: Objection to the form.	4	would be reinstated if she took the position back?
5	THE WITNESS: I'm sure we would	5	A. I don't know. May I see the letter?
6	have.	6	Q. Did you ever if you recall, state
7		7	
8	BY MR. KIMMEL:	8	THE WITNESS: Do you have the
9	Q. Do you know if your letter said that you would	9	letter, Beth?
10	have?	10	MS. WALKER: I'm not allowed to
11	A. I certainly believe it would be our intent.	11	show it to you.
12	Q. Do you know if you sent it in the letter?	12	snow it to you.
13	A. No, I don't.	13	BY MR. KIMMEL:
14	A. 140, 1 doirt.	14	Q. Did you ever state in the letter, if you recall,
15	MP KIMMEL: Counsel you can laugh	15	
16	MR. KIMMEL: Counsel, you can laugh all you want. And your laughter	16	that my client will be treated as if she was employed at the dealership as a full-time employee at all times
17	THE WITNESS: No, I don't.	17	subsequent to October 21, 2008?
18	MR. KIMMEL: Excuse me. Stop for a	18	A. Craig, I don't remember.
19	second. We're on the record.	19	Q. Okay. That's fine.
20		20	
1	Counsel, you have been laughing at		A. I certainly assume if we asked her back, and I know
21	my question.	21	we asked her back, that we'd certainly treat her right.
22	MS. WALKER: I'm sorry.	22	Q. I understand. I'm just asking
23	MR. KIMMEL: Wait a second. This	23	A. Okay.
24	is not a funny day. This is a serious matter. And the	24	Q. If I can refresh your recollection, I'm asking
	Page 194		Page 196
1	fact that you are laughing at my question is really	1	these questions. I may not be able to refresh your
2	disrespectful and I don't appreciate it.	2	recollection.
3	MS. WALKER: I'm not laughing at	3	A. Okay.
4	your question. I'm laughing at the fact that the	4	Q. I'm trying
5	questions are all asked, he said, "I don't remember what	5	A. You can't. I can't remember.
6	was in the letter," and so you are going to continue to	6	Q. Okay. Fair enough.
7	ask him about things he doesn't remember. I just think	7	A. Listen, you're going through a pretty bleak time.
8	that it's a waste of time, to ask questions about a	8	I was down in Washington, D.C. trying to defend our
9	subject he's already said "I'd have to see the letter.	9	business, trying to get our dealership reinstated,
10	I don't remember what was in it." To keep asking him,	10	losing three franchises, no bank line of credit.
11	"Was this in the letter? Was that in the letter," is a	11	Listen, it's a pretty tough time.
12	waste of time.	12	Q. I think a lot of people went through tough times,
13	MR. KIMMEL: Have you ever in your	13	sir, and I think my client who had a newborn baby
14	career, Counsel, refreshed the recollection of a witness	14	A. Your client went through
15	at a deposition?	15	Q and a husband who you said was not very
16	MS. WALKER: Yeah, with a document	16	industrious, probably didn't go through good times
17	that he's asked to see.	17	herself.
18	MR. KIMMEL: Have you ever done it	18	A. I don't know that.
	any other way?	19	
19			MS. WALKER: Objection to the form.
19 20	MS. WALKER: No.	20	MO. WILLIAM, ODICCION IO INC. III
	MS. WALKER: No.	21	
20	-		THE WITNESS: I don't know that. I
20 21	MS. WALKER: No.  MR. KIMMEL: Okay. Well I have, so watch and learn.	21	THE WITNESS: I don't know that. I just want to reiterate to you that during that period of
20 21 22	MS. WALKER: No. MR. KIMMEL: Okay. Well I have, so	21 22	THE WITNESS: I don't know that. I

	,	Page 199
jobs here. My job was to protect them.	1	A. (Witness reviewing document.) Go ahead.
		Q. You've had a chance to review the Integrity Policy?
•	3	A. I have.
	4	Q. Did you implement the Integrity Policy into the
(Pause.)	5	handbook or did somebody else?
	6	A. Did I
BY MR. KIMMEL:	7	Q. Yes.
Q. Have you ever reviewed any materials such as the	8	A personally?
<del>-</del>	9	Q. Yes.
•	10	A. No.
	11	Q. Do you know who did?
	12	A. My daughter's been responsible, with my review.
A. No.	13	Q. Okay.
	14	A. And Linda Bell. And a long period of time it took
MS. WALKER: Objection to the form.	15	to develop this. This integrity this whole document
THE WITNESS: Unless I saw it, I	16	was not done in one day. This has been a
don't know.	17	work-in-progress since we have been in business.
	18	Q. Okay. Would you agree with what the Integrity
BY MR. KIMMEL:	19	Policy states?
Q. Do you remember seeing it?	20	A. Yes.
A. No.	21	Q. So it says, "The Fred Beans Family of Dealerships
Q. Have you ever arbitrated any claims of any	22	has an excellent reputation for conducting its business
employees who have asserted some type of wrongful	23	activities with integrity, fairness, and with the
termination against the company?	24	highest ethical standards." Do you see that?
Page 198		Page 200
A. I don't remember.	1	A. Yes, sir.
Q. Are you aware of any arbitration disputes by any	2	Q. And it says, "As an employee you not only enjoy the
former employee that you have been asked to participate	3	benefits of that reputation but are also obligated to
in or to respond to personally?	4	apply that in every business activity."
A. I don't remember.	5	A. Uh-huh. Yes.
Q. Do you remember any on behalf of the company that	6	Q. Can you tell me what benefit my client enjoyed as
you	7	part of the Integrity Policy in October of 2008?
A. No. My daughter may have, but I don't think I	8	
have.	9	MS. WALKER: Objection to the form.
Q. Would your daughter typically be the person to	10	THE WITNESS: I don't think
handle those, if there were any?	11	eliminating a job has anything to do with integrity at
A. If she's involved with HR.	12	all.
Q. Okay. In your employee handbook on page 36 it's a	13	
policy that you have called the Integrity Policy. Are	14	BY MR. KIMMEL:
you familiar with that?	15	Q. Okay.
	16	A. We eliminated a job out of because of the
MS. WALKER: Objection to form.	17	economic conditions that we were faced with at the time.
THE WITNESS: I'd have to see it.	18	I don't think that has anything to do with our ethical
	19	reputation at all.
BY MR. KIMMEL:	20	Q. Okay. What is your understanding your
Q. I'm going to show you the handbook that's been	21	understanding of "ethics" as business?
provided by your counsel, page 36. Take a moment and	22	A. Honesty.
provided by your counsel, page 36. Take a moment and tell me when you are ready to answer some questions	22 23	A. Honesty. Q. Honesty.
	jobs here. My job was to protect them.  MR. KIMMEL: One second. I may be finished. I just want to take a look.  (Pause.)  ———————————————————————————————————	finished. I just want to take a look.  (Pause.)  (Pause.

Page 201 Page 203 1 going to do and do it. 1 performance. This is about economics. This is about Q. Okay. You said, I believe, earlier that you were 2 2 taking money off the table and surviving. This is about 3 starting to consider cutbacks in August of 2008; 3 re-assigning duties. It's not about her level of 4 correct? 4 integrity or re-assigning duties. We re-assigned duties 5 A. Yes. 5 to Matt Tucker. We eliminated the position. We reduced 6 Q. Did you ever exercise your Integrity Policy and 6 the expense. We reduced a lot of expenses in that 7 tell your employees about what you were thinking 7 dealership. 8 honestly in August of 2008? 8 Q. Okay. 9 A. I think we had communicated with employees in 9 A. And we're still here. 10 circle meetings and we were concerned about what was 10 Q. Right. going on in the economy, the things we were doing to 11 11 A. And now we are creating jobs again. 12 reduce our expenses. I think that we communicated that 12 Q. Right. But you did say earlier in your testimony 13 fairly, while there may even be several letters sent to 13 that her profitability in the service department was not 14 employees homes telling them about what we felt that 14 what you would want -- would have wanted it to be and 15 would lie ahead of us. 15 you looked at that in making your decision to let her 16 Q. I understand. I think I have reviewed some of 16 17 those letters. 17 A. We're talking about -- we're using her as a let go. 18 A. Okay. 18 We're looking at the profitability in the department and 19 Q. Do you know --19 what can be done in that department to make it more 2.0 A. So I believe we acted in a -- I believe it's no 20 profitable, to make it contributory to operations, and 21 question in my mind that we didn't do the right thing. the best place we could cut was eliminate that job. 21 22 I don't know where this is going. 22 Q. Well, I'm sorry, sir --23 Q. Okay. Is there any reason why you didn't tell my 23 A. I understand that she's a female. And I understand 24 client who was pregnant and out on leave in a few months 24 today she's pregnant. And I understand that's why I'm Page 202 Page 204 1 that she might be somebody who's let go later in the 1 here. But I'm also here today sitting here -- we 2 year? 2 wouldn't be sitting here if we didn't make some of those 3 3 moves. So I had full understanding that she was MS. WALKER: Objection to the form. 4 4 pregnant. What kind of respect would you have for me if 5 THE WITNESS: I don't know who's 5 I said because she's pregnant she's going to be 6 pregnant and who isn't, and I don't know exactly when I 6 protected, she's going to have a job. Did I take a 7 learned that she was pregnant. 7 risk? I don't think I took a risk. I think I did what 8 8 I believe was right for our company in order for it to 9 BY MR. KIMMEL: 9 survive. 10 Q. Okay. All right. 1.0 Q. Okay. So I appreciate --11 A. I don't think that I -- I don't think I knew she 11 A. You said to me, "Freddie, she's a woman. Please, 12 was pregnant when our banks were winding down and 12 you know, be careful. She's a protected class." They 13 closing 13 wouldn't be the right reasons to do this. The right 14 Q. Did you give her a chance to improve her 14 reasons are the right reasons. They are about her own 15 performance so that you could allow her to be productive 15 integrity. Her own credibility. About keeping 1,600 16 in a way that you felt the service department --16 people that are here today. Q. And if you didn't let go of my client, those 1,600 17 A. I think she had complete autonomy to perform her 17 18 performance. She was never held back in any level. She 18 people wouldn't be here today --19 was given every opportunity -- and I don't know if we 19 20 talked about performance level today. But we never held 20 MS. WALKER: Objection to the form. 21 her back in any way. She was given every opportunity to 21 22 improve her performance. 22 BY MR. KIMMEL: 23 Q. I'm not saying --23 Q. -- is that what you're saying? 24 A. We eliminated the position. This is not about 24 A. We didn't let go of your client -- and many other

Page 205 Page 207 1 things that were taking place that day. \$6,800,000 in 1 would that have been clearly stated that we have to 2 expenses cut. We wouldn't be here today. 2 either reduce expenses or increase our revenue, but we're going nowhere fast, she certainly knew that. She 3 Q. Are you telling me, your testimony, because of my 3 4 knew that her salary gross was 36 percent. She knew 4 5 A. No. 5 that our goal was 50 percent. 6 Q. -- you were having a problem with your \$6,800,000 6 Q. In a good economy? 7 expense problem? 7 8 8 MS. WALKER: Objection to the form. 9 MS. WALKER: Objection to form. 9 THE WITNESS: We had dealerships 10 THE WITNESS: We went through each 10 before -- close to those levels or those levels in a bad 11 dealership. If we didn't make painful decisions that 11 economy because we had our expenses in line. 12 were very painful --12 13 MS. WALKER: Objection to form. 13 BY MR. KIMMEL: 14 14 Q. You seem to have a good recall of that information. A. I have a good recall of expenses and what the 15 BY MR. KIMMEL: 15 16 Q. How painful would it have been to keep Cherie 16 percentages should be. 17 Santai on? 17 Q. Okay. 18 18 A. And service -- total service salaries should be 25 19 MS. WALKER: Objection to the form. 19 percent, not 40 percent. And you have the figures 20 THE WITNESS: For that dealership, 20 there. Can I recall expense control figures? 21 it think it would have been extremely painful. 21 22 22 Q. How many of those service departments met your 50 23 BY MR. KIMMEL: 23 percent criteria at the time that you made these 24 24 decisions to cut? Q. Didn't you say earlier in your testimony, there's Page 206 Page 208 two ways a businessman looks at business. One is to cut 1 1 A. Probably -- probably 30 percent. 2 expenses and another is to add revenue? 2 Q. So why didn't you cut everybody who wasn't doing 3 A. We couldn't add revenue at that time. 3 what my client wasn't doing? 4 Q. Didn't you say that? 4 A. Because they were smaller -- the larger departments 5 A. I said that two ways to improve business is to 5 and you couldn't eliminate that position. 6 reduce expenses and increase revenue. We had no way to 6 7 increase revenue. 7 A. Six mechanics, seven mechanics can run without a 8 Q. Did you, in August of 2008, meet with your service 8 manager. 30 cannot run without a manager. 9 managers, including my client, and say, "Hey, look, I 9 Q. Right. 10 need you to improve your revenue because we're going to 10 A. And a general manager that has 100 people for him 11 have to do that or cut expenses because I can't do 11 to employ on a daily basis is a lot different than maybe 12 both"? 12 35 that Mr. Tucker had, or 30. 13 A. Absolutely. 13 Q. Were your mechanics fully -- fully engaged in work 14 14 during the downside in the economy; in other words, were 15 MS. WALKER: Objection. 15 your mechanics fully utilized at this time, your 16 THE WITNESS: Every one of our 16 technicians? 17 service managers knew that. 17 A. I don't think our technicians went backwards, 18 18 because if we lost a technician they picked up the work 19 BY MR. KIMMEL: 19 that was there. 20 Q. Was that ever written down? Was that ever conveyed 20 Q. Okay. 21 in a writing? Was that ever said in a meeting? 21 A. I think technicians, other than being eliminated, 22 A. I think that you heard Mr. Szpanka say here today 22 are eliminating themselves because they couldn't make a that we as an operational group meet with these people 23 23 living. The technicians pay stayed pretty constant. 24 at least once a month and review the figures. So, yes, 24 Q. Did your reimbursement period from the manufacturer

become longer during the economic 2 A. "Reimbursement." What do you mean? 3 Q. Warranty reimbursement. 4 A. Did the manufacturer slow down paying our bills? 5 Q. Yes. 6 A. Not a lot. General Motors did for a while. 7 Q. Did Hyundia. 8 A. Not to the best of my knowledge. 9 Q. So the faster you could submit the warranty and the customer paying claims 11 A. Warrantise are fairly an insignificant emount of our business with the Hyundia today. 12 Q. So the retail work is the big ticket work or very little. Hyundia its maintenance work. Not much repair. 13 A. I think last month we did about 200, dot, hours of service, service, repairs. All the rest today is service, service, repairs. All the rest today is maintenance. These cars don't break down now. 12 a service, service, repairs. All the rest today is service, service, service, repairs. All the rest today is service, service, service, service, service, service, service, repairs. All the rest today is service, service, service, service, service, servi		. , , , , , , , , , , , , , , , , , , ,		
2 A. "Relimbursement"? What do you mean? 3 Q. Warranty relimbursement. 4 A. Did the manufacturer slow down paying our bills? 5 Q. Yes. 6 A. Not a iot. General Motors did for a while. 7 Q. Did Hyundai? 8 A. Not to the best of my knowledge. 9 Q. So the fester you could submit the warranty and the customer paying claims - 10 customer paying claims - 11 A. Warranties are fairly an insignificant amount of 12 our business with the Hyundai today. 13 Q. So the retail work is the big licket item for the service department? 15 A. Within Hyundai there is no big ticket work or very life. Ititle. Hyundai is maintenance work. Not much repair. 16 Q. Okay. 17 A. I think last month we did about 200, dot, hours of maintenance work. That's really one-and-a-half - 20 service, service, repairs. All the rest today is maintenance. These cars don't break down now. 19 Q. Okay. 20 A. I don't remember whether we crossed the end of 2008 with eight bechicians or not. 21 Page 210 22 A. I could look that up. I don't know that. I think is document? 22 A. I could look that up. I don't know that. I think is document? 23 A. I could look that up. I don't know that. I think is document? 24 A. I will the specification and the west after the wrong service personnel, 561,000 was the estimation. 25 A. Within Hyundai is maintenance work. That's really one-and-a-half - 20 maintenance. These cars don't break down now. 26 Q. Okay. 27 A. I don't remember whether we crossed the end of 2008 with eight technicians or not. 28 Page 210 29 A. I could look that up. I don't know that. I think is document? 30 A. Okay. And you heard Mr. Szpanka testified about in the airmographin notes twen by me upon the degrate of the wrong and evidence are contained fully and accurately in the airmographin notes twen by me upon the tecquire from the wrong and evidence are contained fully and accurately in the airmographin notes twen by me upon the tecquire from the wrong and evidence are contained fully and accurately in the airmographin notes twen by me upon the well-will be	-			Page 211
3 A. Ido. 4 A. Did the manufacturer slow down paying our bills? 5 Q. Yes. 6 A. Not a lot. General Motors did for a while. 7 Q. Did yhundar? 8 A. Not to the best of my knowledge. 9 Q. So the faster you could submit the warranty and the customer paying claims. 11 A. Warranties are fairly an insignificant emount of our business with the Hyundai today. 12 Q. Os the retail work is the big ticket item for the service department? 13 A. With Hyundai fixed is no big ticket work or very little. Hyundai is maintenance work. Not much repair. 14 Service department? 15 A. Within Hyundai there is no big ticket work or very little. Hyundai is maintenance work. Not much repair. 16 Itilbe. Hyundai is maintenance work. Not much repair. 17 Q. Okay. 18 A. I think isst month we did about 200, dot, hours of maintenance. Work. That's really one-and-a-half—service, repairs. All the rest today is maintenance. These cars don't break down now. 19 Q. So did you need eight technicians in 2008? 20 A. I don't member whether we crossed the end of 2008 at with eight technicians or not.  Page 210  Page 210  Page 210  Page 212  Q. Okay. A. I could look that up. I don't know that. I think is document? A. I m. Q. Okay. And you heard Mr. Szpanka testified about it in the calendar year 2009? A. I would say the —2009 these expenses — most of the see expenses were made, because we made them — we eliminated a tot of people, and we did it in really quick fashion, and then we started to pick at these control of the layoffs in New Holland. Q. Okay. A. I believe the twe did a good job executing on this downward.  A. I think about \$50,000 of that number was met? A. A. I think about \$50,000 of that number was met. A. Und of now much? A. Und of now much? A. Und of now much? A. I have those personnel, \$61,000 was the estimate, I believe it was close to \$60,000. Q. Okay. A. I have those personnel, \$61,000 was the estimate, I believe the was close to \$60,000. Q. Okay. A. I have those personnel, \$61,000 was the estimate, I believe the was close to \$60,000. Q. Okay	ı		1	
4 A. Did the manufacturer slow down paying our bills? C. Yes. A. Not a lot. General Motors did for a while. A. Not a lot. General Motors did for a while. C. Did Hyundai? A. Not to the best of my knowledge. C. So the faster you could submit the warranty and the customer paying claims — C. So the faster you could submit the warranty and the customer paying claims — C. So the faster you could submit the warranty and the customer paying claims — C. So the faster you could submit the hyundai today. C. Do know best of my knowledge. C. Do known faster you could submit the warranty and the customer paying claims — C. Could be the tend by the best big ticket them for the service department? C. Do known faster and the paying daims — C. Do known faster you could submit the warranty and the customer paying claims — C. Do known fast fast you in the service department? C. Do known faster you could submit the warranty and the customer paying claims — C. Do known faster you could submit the warranty and the customer paying claims — C. Do known faster you could submit the warranty and the customer paying claims — C. Do known faster you could submit the warranty and the customer paying claims — C. Do known faster you could submit the warranty and the customer paying claims — C. Do known faster you could submit the warranty and the customer paying claims — C. Do known faster you familiar with this document? C. Do known faster you familiar with this document? C. Do known faster you familiar with this document? C. Do known faster you familiar with this document in the calendar year 2009? C. Nayn. C. Do known faster you familiar with this document. C. Do you know if these projections for 2009 were met in the calendar year 2009? C. Nayn. C. Do you know if these projections for 2009 were met in the calendar year 2009? C. Nayn. C. Do you known faster you familiar with this document. C. Do you known faster you familiar with this document. C. Do you known faster you familiar with this document. C. Do you known faster you familiar with th	1			
5 A. Not a lot. General Motors did for a while. 6 A. Not a lot. General Motors did for a while. 7 Q. Did Hyundai? 8 A. Not to the best of my knowledge. 9 Q. So the faster you could submit the warranty and the customer paying claims - 10 our business with the Hyundai today. 11 A. Warranties are fairly an insignificant amount of 20 our business with the Hyundai today. 12 a construction of the separation of 20 our business with the Hyundai today. 13 Q. So the retail work is the big ticket item for the 21 service department? 14 service department? 15 A. Within Hyundai there is no big ticket work or very 21 little. Hyundai is maintenance work. Not much repair. 16 Rittle. Hyundai is maintenance work. Not much repair. 17 Q. Okay. 18 A. I think last month we did about 200, dot, hours of 22 service, se	1		3	
A. Not a lot. General Motors did for a while.  Q. Did Hyundai?  A. Not to the best of my knowledge.  A. Not to the best of my knowledge.  Q. So the faster you could submit the warranty and the customer paying claims—  A. Warranties are fairly an insignificant amount of urbusiness with the Hyundai today.  A. Within Hyundai is the big ticket item for the service department?  A. Within Hyundai is no big ticket work or very little. Hyundai is maintenance work. Not much repair.  A. I think last month we did about 200, dot, hours of maintenance work. That's really one-and-a-half— service, service, repairs. All the rest today is with eight technicians in 2008?  A. I don't remember whether we crossed the end of 2008 with eight technicians or not.  Page 210  Page 210  Page 210  Page 210  A. Yes, I did.  Q. Okay. And you heard Mr. Szpanka testified about if the calendar year 2009?  A. I would say the —2009 these expenses — most of these expenses were made, because we made them — we eliminated a lot of people, and we did it in a really other expenses to 401k reduction, the other personnel, the layoffs in New Holland.  A. I believe the did.  A. Okay. And politication in 2008?  A. I believe the twe did.  A. I benefate you could say the called a good job executing on this document.  A. I would say the —2009 these expenses — most of the sepnses of 401k reduction, the other personnel, and then we started to pick at these other personnel, and the we started to pick at these other personnel, and the we started to pick at these other expenses to 401k reduction, the other personnel, and the proceedings and evidence are contained faily and accurately in the alterographic notes teken by me upon the proceedings and evidence are contained faily and accurately in the alterographic notes teken by me upon the proceedings and evidence are contained faily and accurately in the alterographic notes teken by me upon the proceedings and evidence are contained faily and accurately in the alterographic notes teken by me upon the proceedings and				
7 Q. Did Hyundai? 8 A. Not to the best of my knowledge. 9 Q. So the faster you could submit the warranty and the customer paying claims — 11 A. Warranties are fairly an insignificant amount of our business with the Hyundai today. 12 Q. So the retail work is the big ticket item for the service department? 13 Q. So the retail work is the big ticket litem for the service department? 14 A. Within Hyundai there is no big ticket work or very little. Hyundai is maintenance work. Not much repair. 15 A. Within Hyundai in maintenance work. Not much repair. 16 Rittle. Hyundai is maintenance work. Not much repair. 17 Q. Okay. 18 A. I think last month we did about 200, dot, hours of maintenance. These cars don't break down now. 20 Q. So did you need eight technicians in 2008? 21 maintenance. These cars don't break down now. 22 Q. So did you need eight technicians in 2008? 23 A. I don't remember whether we crossed the end of 2008 with eight technicians in 2008? 24 with eight technicians are not.  Page 210	1		1	
8 A. Not to the best of my knowledge. 9 Q. So the faster you could aubmit the warranty and the customer paying claims – 11 A. Warranties are fairly an insignificant amount of 2 our business with the Hyundai today. 12 our business with the Hyundai today. 13 Q. So the retail work is the big ticket item for the 2 service department? 14 service department? 15 A. Within Hyundai there is no big ticket work or very 2 little. Hyundai is maintenance work. Not much repair. 16 A. I think last month we did about 200, dol, hours of 2 maintenance work. That's really one-and-a-half – 2 service, service, repairs. All the rest today is 2 maintenance. These cars don't break down now. 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2				
9 Q. So the faster you could submit the warranty and the customer paying claims -	l	•	l .	· · · · · · · · · · · · · · · · · · ·
10 Customer paying claims — 11 A. Warranties are fairly an insignificant amount of 2 our business with the Hyundai today. 12 OL. So the retail work is the big ticket item for the 3 service department? 13 A. Within Hyundai there is no big ticket work or very 15 life. Hyundai is maintenance work. Not much repair. 14 In Hyundai is maintenance work. Not much repair. 15 A. Within Hyundai there is no big ticket work or very 16 life. Hyundai is maintenance work. Not much repair. 16 liftle. Hyundai is maintenance work. Not much repair. 17 Q. Okay. 18 A. I think last month we did about 200, dot, hours of maintenance work. That's really one-and-a-half — 19 service, service, repairs. All the rest today is 20 with eight technicians in 2008? 21 maintenance. These cars don't break down now. 22 Q. So did you need eight technicians in 2008? 23 A. I don't remember whether we crossed the end of 2008 and with eight technicians or not.  Page 210 1 Q. Okay. 2 A. I could look that up. I don't know that. I think it may have been less than that. 3 G. Okay. And you heard Mr. Szpanka testified about it? 4 A. I am. 4 Q. Okay. And you heard Mr. Szpanka testified about it? 5 I HEREBY CERTIFY that the proceedings and evidence are contained fully and proceedings and evidence are contained fully and recurrence with the service of these expenses were made them — we eliminated a lot of people, and we did it in a really other expenses to 40 fix feducion, the other personnel, the layoffs in New Holland. 19 Q. Okay. A. I believe that we did a good job executing on this document.  A. I believe that we did a good job executing on this document.  A. I believe we did. A. I believe we did.				
A. Warranties are fairly an insignificant amount of urbusiness with the Hyundal Idody.  3. Q. So the retail work is the big ticket item for the service department?  4. Within Hyundai there is no big ticket work or very little. Hyundai is maintenance work. Not much repair.  4. Q. Okay.  4. I think last month we did about 200, dot, hours of maintenance. Work. That's really one-and-a-half—service, service, repairs. All the rest today is service, service, repairs. All the rest today is maintenance. These cars don't break down now.  2. Q. So did you need eight technicians in 2008?  2. A. I don't remember whether we crossed the end of 2008 with eight technicians or not.  Page 210  Page 210  Page 212  Q. Okay.  A. I could look that up. I don't know that. I think document?  A. I am.  Q. Okay. And you heard Mr. Szpanka testified about lif?  A. I would say the - 2009 these expenses - most of these expenses were made, because we made them - we eliminated a lot of people, and we did it in a really other expenses to 401K reduction, the other personnel, the layoffs in New Holland.  Q. Okay.  A. I believe that we did a good job executing on this document.  A. I believe that we did.  A. I believe we did.	1			
our business with the Hyundai today.  Q. So the retail work is the big ticket item for the service department?  A. Within Hyundai there is no big ticket work or very little. Hyundai is maintenance work. Not much repair.  Q. Okay.  A. I think last month we did about 200, dot, hours of maintenance work. That's really one-and-a-half - service, service, repairs. All the rest today is service, service, servicis. All the rest today is with eight technicians in 2008?  A. I don't remember whether we crossed the end of 2008 with eight technicians or not.  Page 210  Q. Okay.  A. I could look that up. I don't know that. I think it may have been less than that.  Q. Going back to Szpanka-1 for a moment that we did sucused this morning. Are you familiar with this document?  A. Yes, I did.  Q. O you know if these projections for 2009 were met in the calendar year 2009?  A. Yes, I did.  Q. Do you know if these projections for 2009 were met in the calendar year 2009?  A. Yes, I did.  A. I would say the - 2009 these expenses - most of these expenses were made, because we made them - we leiminiated a lot of people, and we did it in a really quick fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland.  A. I believe that we did a good job executing on this document.  A. I believe we did.				•
Q. So the retail work is the big ticket item for the service department?  A. Within Hyundai there is no big ticket work or very little. Hyundai is maintenance work. Not much repair.  A. I think last month we did about 200, dot, hours of maintenance work. That's really one-and-a-half—  service, service, repairs. All the rest today is maintenance. These cars don't break down now.  Q. So did you need eight technicians in 2008?  A. I don't remember whether we crossed the end of 2008 with eight technicians or not.  Page 210  Page 210  Q. Okay.  A. I could look that up. I don't know that. I think list may have been less than that.  Q. Going back to Szpanka-1 for a moment that we discussed this morning. Are you familiar with this document?  A. I am.  Q. Okay. And you heard Mr. Szpanka testified about lit?  Q. Do you know if these projections for 2009 were met in the calendar year 2009?  A. Yes, I did.  Q. Do you know if these projections for 2009 were met lith the see expenses were made, because we made them—we leliminated a lot of people, and we did it in a really quick fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland.  A. I believe that we did a good job executing on this document.  A. I believe we did.  MR. KIMMEL: Okay. Thank you, sir. I have nothing further:  MS. WALKER: I have no questions.  I have nothing further:  MS. WALKER: I have no questions.  I have nothing further:  MS. WALKER: I have no questions.  I have nothing further:  MS. WALKER: I have no questions.  I have nothing further.  MS. WALKER: I have no questions.  I have nothing further.  MS. WALKER: I have nothing further.  (Crue opage Employee Exit Report  Trivary each of leenfleques.  I the deposition was concluded at 4:58 p.m.)  CERTIFICATION  I have nothing further.  MS. WALKER: I have nothing further.  I the vended Beans-1 for identification.)  I don't memember whether we dread beans-1 for leenfleques.  I don't memember whether we dread beans-1 for leenfleques.  I don't	1			A. I have those numbers.
service department?  A. Within Hyundai itera is no big ticket work or very little. Hyundai is maintenance work. Not much repair.  O. Okay.  A. I think last month we did about 200, dot, hours of maintenance work. That's really one-and-a-half—  service, service, repairs. All the rest today is maintenance. These cars don't break down now.  A. I don't remember whether we crossed the end of 2008 with eight technicians or not.  Page 210  Q. Okay.  A. I could look that up. I don't know that. I think it may have been less than that.  Q. Going back to Szpanka-1 for a moment that we discussed this morning. Are you familiar with this document?  A. I am.  Q. Okay. And you heard Mr. Szpanka testified about it?  In the calendar year 2009?  A. I would say the —2009 these expenses — most of these expenses were made, because we made them — we leiminated a lot of people, and we did it in a really quick fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland.  A. I believe that we did.  A. I believe we did.  I have nothing further.  MS. WALKER: I have no questions.  It MS. WALKER: I have nothing further.  MS. WALKER: I have nothing further.  It MS. WALKER: I have nother pridentification.)  marked Beans- for identification.)  marked Beans- for identification.)  Page 210  CERTIFICATION  I have nothing transcript or identification.)  I have nothing further.  It MS. WALKER: I have no questions for identification.)  I have nothing transcript or identification.  I was defensed seans- for identification.)  I the SEB an. I can be an a concluded at 4:58 p.m		· · · · · · · · · · · · · · · · · · ·		
A. Within Hyundai there is no big ticket work or very little. Hyundai is maintenance work. Not much repair.  Q. Okay.  A. I think last month we did about 200, dot, hours of maintenance work. That's really one-and-a-half—  service, service, repairs. All the rest today is maintenance. These cars don't break down now.  Q. So did you need eight technicians in 2008?  A. I don't remember whether we crossed the end of 2008 with eight technicians or not.  Page 210  Q. Okay.  A. I could look that up. I don't know that. I think it may have been less than that.  Q. Going back to Szpanka-1 for a moment that we discussed this morning. Are you familiar with this document?  A. Yes, I did.  Q. Okay. And you heard Mr. Szpanka testified about it in the calendar year 2009?  A. I would say the — 2009 these expenses — most of these expenses were made, because we made them — we eliminated a lot of people, and we did it in a really quick fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland.  A. I believe that we did a good job executing on this document.  A. I believe we did.  MS. WALKER: I have no questions.  17 (Two-page Employee Exit Report marked Beans-1 for identification.)  (Truc-page Imployee Exit Report marked B				· · · · · · · · · · · · · · · · · · ·
16 little. Hyundai is maintenance work. Not much repair. 17 Q. Okay. 18 A. I think last month we did about 200, dot, hours of maintenance work. That's really one-and-a-half— 20 service, service, repairs. All the rest today is maintenance. These cars don't break down now. 21 maintenance. These cars don't break down now. 22 Q. So did you need eight technicians in 2008? 23 A. I don't remember whether we crossed the end of 2008 with eight technicians or not.  Page 210  Page 210  Page 212  Q. Okay. 2 A. I could look that up. I don't know that. I think it may have been less than that. 4 Q. Going back to Szpanka-1 for a moment that we did scussed this morning. Are you familiar with this document?  A. I am. Q. Okay. And you heard Mr. Szpanka testified about if? Q. Okay. And you heard Mr. Szpanka testified about if? Q. Do you know if these projections for 2009 were met in the calendar year 2009? 13 A. I would say the — 2009 these expenses — most of these expenses were made, because we made them — we tell-related a lot of people, and we did it in a really quick fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland. 19 Q. Okay. 20 A. I believe that we did a good job executing on this document. 21 Q. Specifically — 22 Q. Specifically — 23 A. I believe we did. 24 (58 p.m.) 25 (Oral deposition was concluded at 4:58 p.m.) 26 (CERTIFICATION) 27 Page 212 28 CERTIFICATION 29 Page 212 20 CERTIFICATION 30 IT REREBY CERTIFY that the proceedings and evidence are contained fully and accurately in the stenographic notes taken by me upon the foregoing matter and that this is a correct transcript of same. 31 MARCY C. MUZYCZKA, RPR, CCR 31 MARCY C. MUZYCZKA, RPR, CCR 32 Page 20 Page		·	1	•
17 Q. Okay. 18 A. I think last month we did about 200, dot, hours of maintenance work. That's really one-and-a-half —	ł			MS. WALKER: I have no questions.
18 A. I think last month we did about 200, dot, hours of maintenance work. That's really one-and-a-half — 19	l .			
maintenance work. That's really one-and-a-half—service, service, repairs. All the rest today is service, service, repairs. All the rest today is maintenance. These cars don't break down now.  2 Q. So did you need eight technicians in 2008?  A. I don't remember whether we crossed the end of 2008 with eight technicians or not.  Page 210  Page 210  Q. Okay.  A. I could look that up. I don't know that. I think it may have been less than that.  Q. Going back to Szpanka-1 for a moment that we discussed this morning. Are you familiar with this document?  A. I am.  Q. Okay. And you heard Mr. Szpanka testified about lif?  A. Yes, I did.  Q. Do you know if these projections for 2009 were met in the calendar year 2009?  A. I would say the —2009 these expenses — most of the expenses were made, because we made them — we elliminated a lot of people, and we did it in a really quick fashion, and then we started to pick at these the layoffs in New Holland.  Q. Okay.  A. I believe that we did a good job executing on this document.  A. I believe that we did a good job executing on this document.  A. I believe we did.  109  C. Specifically —  119  C. THE FOREGOING CERTIFICATION or Hield Every To ANY REPPODUCTION or THE CERTIFYING REPORDICTION or The Certifying Reporter.				
20 service, service, repairs. All the rest today is maintenance. These cars don't break down now. 21	1			marked Beans-1 for identification.)
maintenance. These cars don't break down now. Q. So did you need eight technicians in 2008? A. I don't remember whether we crossed the end of 2008 with eight technicians or not.  Page 210  Page 210  Page 212  Q. Okay. A. I could look that up. I don't know that. I think it may have been less than that. Q. Going back to Szpanka-1 for a moment that we discussed this morning. Are you familiar with this document? A. I am. Q. Okay. And you heard Mr. Szpanka testified about it? A. Yes, I did. Q. Do you know if these projections for 2009 were met in the calendar year 2009? A. I would say the 2009 these expenses most of these expenses were made, because we made them we leiminated a lot of people, and we did it in a really outs fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland. Q. Okay. A. I believe that we did a good job executing on this document. Q. Specifically Q. Sp	1	·		Onel demonstration and the first
Q. So did you need eight technicians in 2008? A. I don't remember whether we crossed the end of 2008 23 with eight technicians or not.  Page 210  Page 210  Page 210  Page 210  Page 212  Q. Okay.  A. I could look that up. I don't know that. I think it may have been less than that.  Q. Going back to Szpanka-1 for a moment that we discussed this morning. Are you familiar with this document? A. I am. Q. Okay. And you heard Mr. Szpanka testified about it? A. Yes, I did. Q. Do you know if these projections for 2009 were met in the calendar year 2009? A. I would say the 2009 these expenses most of these expenses were made, because we made them we liminated a lot of people, and we did it in a really ouick fashion, and then we started to pick at these if the layoffs in New Holland. Q. Okay. A. I believe that we did a good job executing on this document. Q. Specifically Q.	I	•		
23 A. I don't remember whether we crossed the end of 2008 24 with eight technicians or not.  Page 210  Page 210  Q. Okay.  A. I could look that up. I don't know that. I think it may have been less than that.  Q. Going back to Szpanka-1 for a moment that we discussed this morning. Are you familiar with this document?  A. I am.  Q. Okay. And you heard Mr. Szpanka testified about it?  A. Yes, I did.  Q. Do you know if these projections for 2009 were met in the calendar year 2009?  A. I would say the 2009 these expenses most of these expenses were made, because we made them we eliminated a lot of people, and we did it in a really other expenses to 401K reduction, the other personnel, the layoffs in New Holland.  Q. Okay.  A. I believe that we did a good job executing on this document.  Q. Specifically  23 A. I believe we did.	1		·	4:08 p.m.)
Page 210  Page 210  Page 210  Page 210  Page 212  Q. Okay.  A. I could look that up. I don't know that. I think it may have been less than that. Q. Going back to Szpanka-1 for a moment that we discussed this morning. Are you familiar with this document? A. I am. Q. Okay. And you heard Mr. Szpanka testified about it? A. Yes, I did. Q. Do you know if these projections for 2009 were met in the calendar year 2009? A. I would say the 2009 these expenses most of these expenses were made, because we made them we eliminated a lot of people, and we did it in a really quick fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland. Q. Okay. A. I believe that we did a good job executing on this document. Q. Specifically Q. Specifically 23 A. I believe we did.	I		l l	
Page 210  1 Q. Okay. 2 A. I could look that up. I don't know that. I think 3 it may have been less than that. 4 Q. Going back to Szpanka-1 for a moment that we 5 discussed this morning. Are you familiar with this 6 document? 6 IHEREBY CERTIFY that the 7 proceedings and evidence are contained fully and 8 accurately in the stenographic notes taken by me upon 9 it? 9 the foregoing matter and that this is a correct 10 A. Yes, I did. 11 Q. Do you know if these projections for 2009 were met 12 in the calendar year 2009? 13 A. I would say the 2009 these expenses most of 14 these expenses were made, because we made them we 16 eliminated a lot of people, and we did it in a really 17 other expenses to 401K reduction, the other personnel, 18 the layoffs in New Holland. 19 Q. Okay. 19 10 A. I believe that we did a good job executing on this 20 Googney Well and we did. 21 THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF 22 Q. Specifically 23 A. I believe we did. 24 CERTIFICATION 25 CERTIFICATION 26 CERTIFICATION 27 CERTIFICATION 28 CERTIFICATION 29 CERTIFICATION 20 CERTIFICATION 3 THEREBY CERTIFY that the 20 CERTIFICATION 4 CERTIFICATION 4 CERTIFICATION 4 CERTIFICATION 5 IHEREBY CERTIFY that the 21 Transcript or same. 29 CERTIFICATION 4 MARCY C. MUZYCZKA, RPR, CCR 5 Registered Professional Reporter 6 Certified Court Reporter 7 Notary Public 7 THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF 7 THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL 7 AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)				
1 Q. Okay. 2 A. I could look that up. I don't know that. I think 3 it may have been less than that. 4 Q. Going back to Szpanka-1 for a moment that we 5 discussed this morning. Are you familiar with this 6 document? 7 A. I am. 8 Q. Okay. And you heard Mr. Szpanka testified about 9 it? 10 A. Yes, I did. 11 Q. Do you know if these projections for 2009 were met 11 in the calendar year 2009? 13 A. I would say the 2009 these expenses most of 14 these expenses were made, because we made them we 15 eliminated a lot of people, and we did it in a really 16 quick fashion, and then we started to pick at these 17 other expenses to 401K reduction, the other personnel, 18 the layoffs in New Holland. 19 Q. Okay. A. I believe that we did a good job executing on this document. 20 Q. Specifically 21 A. I believe we did.  1 CERTIFICATION  2 CERTIFICATION  2 CERTIFICATION  3 CERTIFICATION  4 HEREBY CERTIFY that the proceedings and evidence are contained fully and accurately in the stenographic notes taken by me upon the foregoing matter and that this is a correct transcript of same.  11 Interest Certified Same.  12 MARCY C. MUZYCZKA, RPR, CCR Registered Professional Reporter Notary Public  13 Notary Public  14 Notary Public  15 THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)	24	with eight technicalis of hot.	24	
2 A. I could look that up. I don't know that. I think 3 it may have been less than that. 4 Q. Going back to Szpanka-1 for a moment that we 5 discussed this morning. Are you familiar with this 6 document? 6 A. I am. 7 proceedings and evidence are contained fully and 8 accurately in the stenographic notes taken by me upon 9 the foregoing matter and that this is a correct 10 A. Yes, I did. 11 Q. Do you know if these projections for 2009 were met 12 in the calendar year 2009? 13 A. I would say the 2009 these expenses most of 14 these expenses were made, because we made them we 15 eliminated a lot of people, and we did it in a really 16 quick fashion, and then we started to pick at these 17 other expenses to 401K reduction, the other personnel, 18 the layoffs in New Holland. 19 Q. Okay. 20 A. I believe that we did a good job executing on this 21 document. 22 Q. Specifically 23 A. I believe we did. 2 CERTIFICATION  3 CERTIFICATION  4 CERTIFICATION  4 HEREBY CERTIFY that the 1HEREBY certified about 1HEREBY CERTIFY that the 1HEREBY CERTIFY that the 1H		Page 210	***************************************	Page 212
it may have been less than that.  Q. Going back to Szpanka-1 for a moment that we discussed this morning. Are you familiar with this document?  A. I am.  Q. Okay. And you heard Mr. Szpanka testified about it?  A. Yes, I did.  Q. Do you know if these projections for 2009 were met in the calendar year 2009?  A. I would say the 2009 these expenses most of these expenses were made, because we made them we eliminated a lot of people, and we did it in a really quick fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland.  Q. Okay.  A. I believe that we did a good job executing on this document.  Q. Specifically  Q. Specifically  A. I believe we did.	1	Q. Okay.	1	
4 Q. Going back to Szpanka-1 for a moment that we 5 discussed this morning. Are you familiar with this 6 document? 7 A. I am. 8 Q. Okay. And you heard Mr. Szpanka testified about 9 it? 10 A. Yes, I did. 11 Q. Do you know if these projections for 2009 were met 12 in the calendar year 2009? 13 A. I would say the 2009 these expenses most of 14 these expenses were made, because we made them we 15 eliminated a lot of people, and we did it in a really 16 quick fashion, and then we started to pick at these 17 other expenses to 401K reduction, the other personnel, 18 the layoffs in New Holland. 19 Q. Okay. 20 A. I believe that we did a good job executing on this 21 discussed this morning. Are you familiar with this 22 THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL 23 A. I believe we did.	2	A. I could look that up. I don't know that. I think	2	CERTIFICATION
discussed this morning. Are you familiar with this document?  A. I am.  Q. Okay. And you heard Mr. Szpanka testified about it?  A. Yes, I did.  Q. Do you know if these projections for 2009 were met in the calendar year 2009?  A. I would say the 2009 these expenses most of eliminated a lot of people, and we did it in a really dick fashion, and then we started to pick at these the layoffs in New Holland.  Q. Okay.  A. I believe that we did a good job executing on this document.  Discussed this morning. Are you familiar with this is a document.  I HEREBY CERTIFY that the proceedings and evidence are contained fully and accurately in the stenographic notes taken by me upon the foregoing matter and that this is a correct transcript of same.  I the foregoing matter and that this is a correct transcript of same.  I transcript of same.  I MARCY C. MUZYCZKA, RPR, CCR  Registered Professional Reporter  Certified Court Reporter  Notary Public  I HEREBY CERTIFY that the proceedings and evidence are contained fully and accurately in the stenographic notes taken by me upon the foregoing matter and that this is a correct transcript of same.  I MARCY C. MUZYCZKA, RPR, CCR  Registered Professional Reporter  Notary Public  I Notary Public  THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL  A. I believe we did.	3	it may have been less than that.	3	
document?  A. I am.  Q. Okay. And you heard Mr. Szpanka testified about it?  D. A. Yes, I did.  Q. Do you know if these projections for 2009 were met in the calendar year 2009?  A. I would say the 2009 these expenses most of these expenses were made, because we made them we eliminated a lot of people, and we did it in a really quick fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland.  Q. Okay.  A. I believe that we did a good job executing on this document.  A. I believe we did.  A. I believe we did.  A. I believe we did.  A. I am.  A. I would say you heard Mr. Szpanka testified about the foregoings and evidence are contained fully and accurately in the stenographic notes taken by me upon the foregoing matter and that this is a correct transcript of same.  10 transcript of same.  11 transcript of same.  11  MARCY C. MUZYCZKA, RPR, CCR  12  MARCY C. MUZYCZKA, RPR, CCR  13  Registered Professional Reporter  14  MARCY C. MUZYCZKA, RPR, CCR  15  Registered Professional Reporter  16  Certified Court Reporter  17  Notary Public  18  THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL  21  A. I believe we did.	4	Q. Going back to Szpanka-1 for a moment that we	4	İ
A. I am.  Q. Okay. And you heard Mr. Szpanka testified about it?  A. Yes, I did.  Q. Do you know if these projections for 2009 were met in the calendar year 2009?  A. I would say the 2009 these expenses most of these expenses were made, because we made them we eliminated a lot of people, and we did it in a really quick fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland.  Q. Okay.  A. I believe that we did a good job executing on this document.  Q. Specifically  A. I believe we did.  7 proceedings and evidence are contained fully and accurately in the stenographic notes taken by me upon the free free going matter and that this is a correct transcript of same.  10 transcript of same.  11	5	discussed this morning. Are you familiar with this	5	
8 Q. Okay. And you heard Mr. Szpanka testified about 9 it? 10 A. Yes, I did. 11 Q. Do you know if these projections for 2009 were met 12 in the calendar year 2009? 13 A. I would say the 2009 these expenses most of 14 these expenses were made, because we made them we 15 eliminated a lot of people, and we did it in a really 16 quick fashion, and then we started to pick at these 17 other expenses to 401K reduction, the other personnel, 18 the layoffs in New Holland. 19 Q. Okay. 20 A. I believe that we did a good job executing on this 21 document. 22 Q. Specifically 23 A. I believe we did.  8 accurately in the stenographic notes taken by me upon the foregoing matter and that this is a correct the foregoing matter and that this is a correct the foregoing matter and that this is a correct the foregoing matter and that this is a correct transcript of same.  10 11 12 12 13 MARCY C. MUZYCZKA, RPR, CCR 15 16 Certified Court Reporter 16 Certified Court Reporter 17 Notary Public 18 18 19 19 10 (THE FOREGOING CERTIFICATION OF 11 THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF 12 THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL 18 AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)	6	document?	6	I HEREBY CERTIFY that the
9 it? 9 the foregoing matter and that this is a correct  10 A. Yes, I did. 10 Transcript of same.  11 Q. Do you know if these projections for 2009 were met in the calendar year 2009? 12  13 A. I would say the 2009 these expenses most of these expenses were made, because we made them we eliminated a lot of people, and we did it in a really quick fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland. 18  19 Q. Okay. 19  20 A. I believe that we did a good job executing on this document. 21 THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL 23 AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)	7	A. Iam.	7	proceedings and evidence are contained fully and
10 A. Yes, I did. 11 Q. Do you know if these projections for 2009 were met 12 in the calendar year 2009? 13 A. I would say the 2009 these expenses most of 14 these expenses were made, because we made them we 15 eliminated a lot of people, and we did it in a really 16 quick fashion, and then we started to pick at these 17 other expenses to 401K reduction, the other personnel, 18 the layoffs in New Holland. 19 Q. Okay. 20 A. I believe that we did a good job executing on this 21 document. 22 Q. Specifically 23 A. I believe we did. 21 transcript of same.  10 transcript of same.  11  12  13  14  MARCY C. MUZYCZKA, RPR, CCR  15  Registered Professional Reporter  16  Certified Court Reporter  17  Notary Public  18  19  (THE FOREGOING CERTIFICATION OF  THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF  21 THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL  23 AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)	8	Q. Okay. And you heard Mr. Szpanka testified about	8	accurately in the stenographic notes taken by me upon
Q. Do you know if these projections for 2009 were met in the calendar year 2009?  A. I would say the 2009 these expenses most of these expenses were made, because we made them we eliminated a lot of people, and we did it in a really quick fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland.  Q. Okay.  A. I believe that we did a good job executing on this document.  Q. Specifically  A. I believe we did.	9	it?	9	the foregoing matter and that this is a correct
in the calendar year 2009?  A. I would say the 2009 these expenses most of these expenses were made, because we made them we eliminated a lot of people, and we did it in a really quick fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland.  Q. Okay.  A. I believe that we did a good job executing on this document.  Q. Specifically  A. I believe we did.	10		10	transcript of same.
A. I would say the 2009 these expenses most of these expenses were made, because we made them we eliminated a lot of people, and we did it in a really quick fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland.  Q. Okay.  A. I believe that we did a good job executing on this document.  Q. Specifically  A. I believe we did.  A. I believe we did.  13  MARCY C. MUZYCZKA, RPR, CCR  Registered Professional Reporter  Certified Court Reporter  Notary Public  17  Notary Public  18  19  20 (THE FOREGOING CERTIFICATION OF  THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF  THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)	11	· · · · · · · · · · · · · · · · · · ·	11	
these expenses were made, because we made them we eliminated a lot of people, and we did it in a really quick fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland.  Q. Okay.  A. I believe that we did a good job executing on this document.  Q. Specifically  A. I believe we did.  14 MARCY C. MUZYCZKA, RPR, CCR  Registered Professional Reporter  15 Certified Court Reporter  17 Notary Public  18  19  20 (THE FOREGOING CERTIFICATION OF  21 THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF  22 THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL  23 AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)	12		12	
eliminated a lot of people, and we did it in a really quick fashion, and then we started to pick at these other expenses to 401K reduction, the other personnel, the layoffs in New Holland.  Q. Okay.  A. I believe that we did a good job executing on this document.  Q. Specifically  A. I believe we did.  15 Registered Professional Reporter  16 Certified Court Reporter  Notary Public  17 Notary Public  18  19  20 (THE FOREGOING CERTIFICATION OF  21 THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF  22 THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL  23 AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)	13		13	
quick fashion, and then we started to pick at these to ther expenses to 401K reduction, the other personnel, the layoffs in New Holland.  Q. Okay.  A. I believe that we did a good job executing on this document.  Q. Specifically  A. I believe we did.  16 Certified Court Reporter  Notary Public  17 Notary Public  18  20 (THE FOREGOING CERTIFICATION OF  21 THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF  22 THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL  23 AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)	14	· · · · · · · · · · · · · · · · · · ·	14	MARCY C. MUZYCZKA, RPR, CCR
other expenses to 401K reduction, the other personnel, the layoffs in New Holland.  Q. Okay.  A. I believe that we did a good job executing on this document.  Q. Specifically  A. I believe we did.  17 Notary Public  18  20 (THE FOREGOING CERTIFICATION OF  21 THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF  22 THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL  23 AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)	15	The state of the s	15	Registered Professional Reporter
the layoffs in New Holland.  18  19  Q. Okay.  19  20  A. I believe that we did a good job executing on this document.  21  22  Q. Specifically  23  A. I believe we did.  18  19  20  (THE FOREGOING CERTIFICATION OF  21  THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF  22  THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL  23  AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)	16	•	16	Certified Court Reporter
19 Q. Okay.  20 A. I believe that we did a good job executing on this 21 document.  22 Q. Specifically 23 A. I believe we did.  19 20 (THE FOREGOING CERTIFICATION OF 21 THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF 22 THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL 23 AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)				Notary Public
A. I believe that we did a good job executing on this document.  Q. Specifically  A. I believe we did.  20 (THE FOREGOING CERTIFICATION OF  THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF  THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL  AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)	18	-		
document.  21 THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF 22 Q. Specifically 23 A. I believe we did.  21 THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF 22 THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL 23 AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)	19	-		
22 Q. Specifically 22 THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL 23 A. I believe we did. 23 AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)	20			
23 A. I believe we did. 23 AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)	21			
	22	· · · · · · · · · · · · · · · · · · ·		
24 Q. Specifically as to the Hyundai store, do you see	23			AND/OR SUPERVISION OF THE CERTIFYING REPORTER.)
	24	Q. Specifically as to the Hyundai store, do you see	24	

Page 212 1 CERTIFICATION 2 3 4 5 6 I HEREBY CERTIFY that the proceedings and evidence are contained fully and 7 accurately in the stenographic notes taken by me upon 8 9 the foregoing matter and that this is a correct transcript of same. 10 11 12 Mary C. Mrs4cka 13 14 MARCY C. MUZYCZKA, RPR, CCR 15 Registered Professional Reporter 16 Certified Court Reporter 17 Notary Public 18 19 20 (THE FOREGOING CERTIFICATION OF 21 THIS TRANSCRIPT DOES NOT APPLY TO ANY REPRODUCTION OF 22 THE SAME BY ANY MEANS, UNLESS UNDER THE DIRECT CONTROL 23 AND/OR SUPERVISION OF THE CERTIFYING REPORTER.) 24

	Α
ĺ	
ı	ability 104:14,22
Į	107:6 131:21 145:7 168:5
l	able 26:8 92:8,15
١	92:15 110:15
	116:10,16 126:12
	129:8,10 147:2,24
l	157:21 159:7
l	165:9 168:12
İ	171:5 196:1
l	<b>absolutely</b> 27:2 32:17 67:4 71:13
	76:4,6 78:19 83:2
١	83:13,20 108:4
l	206:13 207:21
ĺ	absorption 37:17
l	134:20
l	absurd 124:5,9
l	<b>abuse</b> 153:14
l	accept 94:7
l	accepted 92:19
	accommodate
l	93:18 accountant 21:6,13
	116:15
l	accounting 21:14
l	189:15
	accurate 60:22
	accurately 212:8
	achieved 117:8
	acknowledge 93:9
	acquire 19:14
	acquired 13:15 act 150:20 157:6
	act 150:20 157:6
	activities 199:23
	activity 55:19 200:4
	add 27:9 178:20
	206:2,3
	adding 85:14
	addition 120:8
	additional 54:16
	63:1
	address 6:2 18:3
	addressing 18:5 adequate 49:24
,	50:8 51:9,10
	54:11
;	adequately 167:21
i	adhere 8:23 108:19
į	adjusted 59:7,14
	admired 9:24
	advance 168:5
í	advantage 57:11
	57:13

```
advertising 102:4
   177:12
 advisor 69:5,18
   70:16 96:7 109:22
   118:17,17 119:21
   119:21
 advisors 118:23
   119:20 173:20
affect 63:1
age 133:13
ago 58:24 97:23
   143:16,23 145:10
   175:3 180:4,10,23
agree 9:11 14:24
  49:3 54:20 79:19
  85:1 93:14,20
  96:20 107:7
  112:23 113:11
  114:7,18 123:6
  127:17 189:6,18
  189:23 199:18
agreed 4:1
ahead 59:2 68:23
  70:9 74:3 122:15
  122:24 142:10
  147:6 149:9.16
  154:12 165:1
  199:1 201:15
aid 21:17
ain't 45:2
Airport 1:14
allegation 160:8
allegedly 83:8
allocation 9:15
allow 202:15
allowed 32:13,14
  124:23 195:10
allows 149:12
altered 170:9
Ambler 2:5
amount 18:24 19:8
  19:8 20:4 38:7
  113:9 114:19
  148:15 209:11
analogy 124:8
analysis 42:18
analyze 37:23
AND/OR 212:23
announced 84:21
  118:13
announcement
 60:11,14 61:3,5,6
 83:20
announcing 170:23
annual 16:11
annuities 17:11
answer 14:9 17:1
```

```
36:21 37:5,7,8,13
   42:1,4,7 47:5
   48:23 50:24 63:2
   72:7,20 80:9,11
   86:9 87:5,8 89:19
   90:9 93:19,24
   94:13,17 96:4
   110:12,14,15
   111:7 112:1
   115:10,13,17,20
   116:23 124:13,21
   141:4 142:22
  143:4,9 144:3,13
  146:4 152:7,11
  165:9 198:23
answered 11:12
  82:6 99:6 122:9
  152:9 162:16
answering 69:15
answers 121:20
  122:8
anticipating 120:2
anticipation 22:24
  23:2
anxiety 90:4 102:20
anybody 15:18
  19:10 48:19 56:21
  56:21 58:9 67:4
  71:11 88:15 96:12
  96:12 111:4
  126:21,22 153:9
  153:11 159:19
  160:2 168:19
  169:6 177:19
  184:22 185:9,13
  188:18.19
anybody's 163:5
anymore 75:22
Anyplace 58:17
apart 119:10
apologize 16:2
  94:21
apparent 119:8
APPEARANCES
applicants 109:14
application 109:12
applied 54:23
  109:11 165:22
  166:1
apply 200:4 212:21
appointment 81:2
appreciate 34:7
 93:1 194:2 204:10
approach 72:21
appropriate 87:19
```

```
approved 21:19
 approximate
   129:14
 approximately
   14:22 15:1 16:8
  24:24 40:10 181:9
   186:18 187:3
 arbitrated 197:22
 arbitration 198:2
area 9:23 118:8
  168:17
areas 11:11 57:16
argue 36:13 49:6
arguing 136:21,23
argument 125:18
argumentative
  68:11 116:21
  136:20
arrive 92:19
arriving 92:18,22
Art 146:20
articulate 11:12
ASE 7:2,5
aside 167:13
asked 11:8 31:10
  33:14 41:14 42:22
  54:7 82:6 90:23
  91:1 99:6 107:24
  115:23 119:23
  120:3 122:3
  125:22 126:18
  143:10 150:24
  155:4 157:14
  162:16 169:6,18
  169:19 194:5,17
  195:20,21 198:3
asking 16:3 31:11
  31:19 32:4 33:14
  65:10 76:11,15
  79:24 80:1,2
  82:23 85:21
  121:23 122:21
  136:22 144:5
  175:8,10 192:22
  194:10 195:22,24
aspects 36:5
Assembles 21:12
asserted 197:23
Assistance 55:17
assistant 81:19
  191:2,23
associated 23:20
assume 35:21
 42:23 54:15 83:9
 92:1 122:22
 168:10 190:6
 195:20
```

assumed 134:1 182:8
assumes 33:16,17
assuming 4:16 34:3
34:8 74:5 171:15
assumption 49:3,5
54:12 80:18 89:10 <b>assumptions</b> 33:21
35:5,7 36:4
attached 163:24
attend 168:24
attended 156:8,14
attention 55:8
56:11 179:9 <b>attorney</b> 17:3 34:18
39:20 65:8 80:9
121:10,17 123:11
151:4,14 156:15
164:18
<b>audio</b> 77:16,20,24 78:4,8,21,24 79:7
78:4,8,21,24 79:7 79:13
August 119:6,7,10
129:17 201:3,8
206:8
<b>Auto</b> 71:1 75:18,19
81:15 automatic 6:24
automobile 6:13
automotive 6:12
autonomy 202:17
available 159:21
168:16,21 availed 165:19
avaried 105:19
51:12,17,19,20,22
74:8 100:23
aware 28:9 30:4
36:9 51:24 56:12
56:15,18 59:23
60:10,16,21 61:6 63:11 69:14,16
71:13 85:6 94:23
96:2,5,5 97:8
98:16,22 111:11
111:15,19 133:3 133:22 158:22
133:22 158:22
168:16,18,23 170:2 183:6 185:9
185:13,14,16
188:21 198:2

**B** 3:10

**baby** 196:13

Babysitters 171:4

back 22:8,14 32:5

**approve** 192:14

35:9,11 36:20,21 36:23 41:13,16 42:6,8 49:7,15,19 49:19 51:13 56:6 63:17 70:11,13 90:6 100:7,16,22 101:4,12,13 103:20,20 111:2,7 122:23 132:11 144:3,11 146:11 146:12 148:11 149:1 163:13 165:22 166:1 167:10 173:16,17 175:3 176:3 177:14,20 180:13 181:10,21 184:13 186:2,6 187:13 188:19 190:2 192:20 195:4,20 195:21 202:18,21 210:4 background 6:9 backwards 45:18 45:19 85:14 176:13 208:17 bad 65:4,5,18 66:1 66:2,6,8,10,13,15 66:17 90:4 106:4 107:10 118:22 119:4 177:11 207:10 ball 66:6,6 band 44:10 bank 40:7,8,9 115:21,22,23,23 131:3 196:10 banked 40:8 banking 119:9 bankrupt 67:17 101:6 138:22,23 138:23 bankruptcy 40:3 101:5,6 119:12 136:8 139:2,4,5 139:18
11 44 40
<b>band</b> 44:10
In a selection 11.10
115:21.22.23.23
banked 40:8
138:23
bankruptcy 40:3
136.8 139.2 4 5
banks 67:19 202:12
<b>base</b> 77:7,8
based 35:23 37:16
37:17 77:5 81:1
111.17 17 187.10
37:17 77:5 81:1 111:17,17 187:10 <b>basic</b> 42:23 99:12
Danie 42.23 99.12
Basically 6:17
<b>basis</b> 80:17,17
117:18 176:20
177:1,6 208:11
<b>Beans</b> 1:6,7,7,8,10

believer 24:14 146:8 Bell 154:21 155:19 158:14 159:21 186:13 192:11 199:14 beneath 91:9 beneficial 89:24 benefit 200:6 benefits 130:15 149:7 195:3 200:3 best 8:17 9:23 28:7 30:7,9 51:22 59:6 59:15 60:2 65:8 69:11 86:24 87:6 93:6 99:16 113:13 113:21 114:21 130:14 145:6 153:10 179:7,10 188:17 203:21 209:8 bet 106:16 Beth 64:11 68:17 148:7,9 155:24 164:19 167:9 195:9 better 22:11 29:17 50:9,11,13,15 51:17,20 58:10 59:19,21 63:9 92:24 101:13 108:10 168:2 175:6 177:1,4,7 178:9,20 180:18 180:19 Beyond 160:1 big 23:11 103:3 106:2,3 209:13,15 bigger 120:9 140:4 174:18,21 175:1,1 biggest 120:10 Bill 7:15,17,23 8:7 bills 86:22 209:4 birth 6:6 bit 6:8 95:20 131:5 bleak 67:7 196:7 bleeding 44:18 blessed 146:13 board 45:19 155:12 30b 62:18,19 69:2 69:4,19 70:16 71:22 72:10,12 75:23 77:16 78:7 78:10,21 79:7,20 79:23 82:2,16 83:17 30ca 74:2

<b>body</b> 189:8,9,10,13
189:21 190:3
<b>bonds</b> 17:10 <b>bonus</b> 16:5,6 17:5
140:17,17
book 9:20,21
139:15
<b>books</b> 163:21
Boom 75:22
borough 6:4 bought 6:21
Boulevard 1:14
box 164:17
<b>boy</b> 149:4
<b>Boyer</b> 21:6,19,23
22:1,3
Boyertown 15:13 15:15 30:16
brain 93:4
Braman 74:1
bread 87:15
break 8:22 66:14
68:14,18,20
209:21 <b>bring</b> 12:7 51:13
55:7 57:20 58:3,3
58:10 101:12
188:19
bringing 56:10
186:1
broad-base 102:24
brought 58:1 130:7 Buch 15:16,21
23:16 24:3,9
Buick 101:7 138:16
build 146:23
<b>building</b> 18:1 19:3
20:10,13 136:10
136:12,19 137:1,5
175:24 178:6 180:18,19,20
buildings 20:8
<b>bulbs</b> 129:19
<b>bullet</b> 149:16
<b>bum</b> 66:17 87:11
<b>bunch</b> 100:18
business 6:14 8:8
8:12 10:1,10 15:3 19:13 26:3,15
27:18 28:18 34:12
27:18 28:18 34:12 39:14,15 40:9
42:13 44:6,7
58:18 67:22 71:4
91:19 100:12
101:3,17 102:22
107:2 108:11,12 108:20 111:6
100.20 111.0

118:4 124:3 128:21 134:21 137:7 140:21,23 142:9 146:24 152:23 171:5 172:20,20,22 173:2,4,14,15,19 173:19,21,22 175:2,5,16 185:5 196:9 199:17,22
200:4,21 206:1,5
209:12
businesses 131:4
businessman
179:8 206:1
Butler 2:4
buy 14:13 18:18
177:13,20,20
177:13,20,20
<b>B-U-C-H</b> 15:19

С
<b>C</b> 1:16 164:1 212:2
212:2,14
Cadillac 74:1
179:23 180:4,10
180:23 182:9,10 182:13 183:4
182:13 183:4 calendar 210:12
call 23:5 56:9 64:17
67:7 73:7,9,13
74:9 75:16,19,20
75:21 76:20 77:13
78:5,11 83:18
109:13 110:23
154:6,13 156:19
167:13 called 28:13 36:3
60:1 64:18 71:1
73:1,16,24 74:4
75:4,18 109:13
123:12,18 124:15
198:14
calling 71:23 74:3
77:17 78:24 <b>calls</b> 71:2 75:17
128:3
call-outs 71:2
calm 80:3
campaign 177:12
campaigns 80:16
Campbell 2:7
capable 76:10,12
76:12 106:24 110:6
capacities 48:9
capacity 6:16 111:2

167:18,23   167:18,23   167:18,23   167:18,23   167:18,23   169:18,23   178:		1.00			
167:18.23 267:28.91.01 272:29.24 58.9.10 272:29.24 58.9.10 272:29.24 58.9.10 272:29.24 58.9.10 272:29.27 58.22 10.21 272:29.24 58.9.10 272:29.27 58.22 10.21 272:29.24 58.9.10 272:29.27 58.22 10.21 272:29.28 58.9.10 272:29.29 58.22 10.21 272:29.29 58.22 10.21 272:29.29 58.22 10.21 272:29 58.22 10.2	157:6 164:8 167:5	71:10 74:21 83:21	44.18 86.19 21	115:4 22 116:3	comfortable 01:13
aca   aca	1	1	,		I I
37:22.438:9.10  38:23.24.39.24.5  114:8.10 146:5  173:22 177:11.20 178:5 179:4  82:2.3 83:19  85:11.18.19  85:11.18.19  85:11.18.19  85:11.18.19  85:11.18.19  85:11.18.19  85:11.18.19  85:11.18.19  86:20 77:18  116:12 19:18  116:12 19:18  116:12 19:18  116:12 19:18  116:12 19:18  116:12 19:18  116:12 19:18  116:12 19:19  116:12 19:18  116:12 19:19  116:12 19:19  116:12 19:19  116:12 19:19  116:12 19:19  116:12 19:19  116:12 19:19  118:13 33:13 62:1  118:13 33:13 62		•		•	
38232.43 93.24.5 173.22 177.11, 20 173.51 19.20 173.51 19					
1418.10 146:5 173:22 17711.20 178:5 179:4 82:2,3 83:19 85:11,15,19,20 cardi 80:23 81:7.24 82:2,3 83:19 85:11,15,19,20 cardi 80:23 81:7.24 82:2,3 83:19 89:18 Care 99:21 44:9 66:20 77:18 61:0 127:13 61:0 127:18 116:12 119:1 carefully 169:15 carles 139:14 carefully 169:15 carles 139:14 changed 22:7,10 177:14 209:21 183:13 190:10 183:2 179:10 183:2 179:10 183:3 179:10 183:3 179:10 183:3 179:10 183:3 179:10 183:3 179:10 183:3 179:10 183:3 179:10 183:3 180:22 183:3 180:3 183:3 180:22 183:3 180:3 180:22 183:3 180:3 180:22 183:3 180:3 180:22 183:3 180:3 180:22 183:3 180:3			1		I I
173:22 177:11,20 178:51 179:4 1		1	I .	•	
Commerce 146.20   Commerce 1			1	1	1
card 68:023 81-7, 24         7:12 212:20         50:1         157:3, 92:3 168:7         commitment 66:4           82:2,8 83:19         65:11,16,19,20         65:11,16,19,20         65:20,23 160:1.9         159:20,23 160:1.9         159:20,23 160:1.9         159:20,23 160:1.9         162:4,9 165:5.15         159:20,23 160:1.9         commitment 66:4         communited 153:20         communi	•				
82.23 83.19 85:11.15.19.20 cards 80:21.22 81:11 81:3 82:15 85:16 99:18 Care 99:21 44:19 116:12 119:1 career 189:11 94:14 carefull 204:12 carefull 80:15 carei 39:14 carefull 80:15 carei 39:14 carefull 90:15 carei 39:14 carefull 204:12 carefull 90:15 careis 139:14 carefull 204:12 carefull 90:15 carei 39:14 carefull 204:12 carefull 90:15 carei 81:12:23 37:20 382:39:13,3 114:8,11 127:3 135:14 470:22 challenge 125:2 challenge 125:4 Chamber 146:15 carei 81:12:19 chance 107:9 199:2 202:14 162:24 77:02 challenge 125:2 challenge 125:4 chance 107:9 199:2 202:14 162:24 77:02 challenge 125:2 challenge 125:4 chance 107:9 199:2 202:14 162:24 77:02 chance 30:21 162:24 77:02 162:24 170:22 162:24 170:22 162:24 189:15 36:6 41:2 5 53:11 25:22 166:19 26:34 81:18 91:14 98:8 121:9 123:1 25:22 166:19 26:24 81:18 91:14 98:8 121:9 123:1 25:22 166:19 26:24 81:18 91:14 98:8 121:9 123:1 25:22 166:19 26:24 81:18 91:14 26:24 187:04 188:23 60:13 26:24 81:18 91:14 26:24 187:04 26:24 81:18 91:14 26:24 187:04 26:24 81:18 91:14 26:24 187:04 26:24 81:18 91:14 26:24 187:04 26:24 81:18 91:14 26:24 187:04 26:24 81:18 91:14 26:24 187:04 26:24 81:18 91:14 26:24 187:04 26:24 187:04 26:24 81:18 91:14 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:22 187:14 26:18 188:24 26:24 188:16 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 188:16 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 187:04 26:24 188:16 26:24 188:1			•		
8511,15,19,20 cards 80:212 28 1.11 81:3 82:15 85:16 99:18 care 39:21 44:9 68:20 77:18 careful 201:19 68:20 77:19 6					
Chrysler 28:20		1			
81:3 82:15 85:16 99:18 care 39:21 44:9 66:20 77:18 definite 21:19:1 career 169:1 194:14 careful 204:12 carefully 189:15 caries 139:14 careful 204:12 carefully 189:15 caries 139:14 care 12:23 37:20 38: 239:1,3; 135:14 172:13 135:14 172:13 135:14 172:13 135:14 172:13 135:14 172:18 186:24 170:22 clarification 10:18 clarification 10:18 clarification 10:18 clarification 10:18 clarification 10:18 clarification 10:18 clarifications 12:5 clarificatio			3		
99:18 care 39:21 44:9 66:20 77:18 116:12 119:1 careir 169:1 194:14 carefull 204:12 careir 189:15 carles 139:14 carefull 99:15 carles 139:14 carefull 204:12 care 107:9 199:2 challenged 125:4 claims 61:6 185:14,18,18 185:14,18,18 185:14,18,18 185:14,18,18 185:14,18,18 185:14,18,18 185:14,18,18 185:14,18,18 185:14,18,18 185:14,18,18 185:14,18,18 185:14,18,18 185:14,18,18 185:14,18,18 185:14,18,18 185:14,18,18 185:14,18,18 185:14,1			1 -	I .	
Circle 201:10   Circle 201:1	I .	1			
CFO 127-13					1
146:12 119:1   careful 194:14   careful 204:12   careful 204:12   careful 196:15   challenge 125:2			I .	I .	
careful 1 914.14 careful 204:12 careful 204					
careful 204:12 carefully 169:15 carries 139:14 cars 12:23 37:20 cars 12:23 37:20 dange 32:12 14:8,11 127:3 136:14 172:18 177:14 209:21 case 4:21 27:16 98:13 100:10 162:14 170:19 chance 107:9 199:2 cars 12:23 136:6,19 28:3 100:10 162:24 170:22 changed 22:7,10 98:13 100:10 162:14 170:19 characterized 98:81 219:12 123:1 128:8,13 150:22 191:12 197:10 cases 45:8 183:13 cash 19-4 category 105:18 cases 45:23 46:10 2cases 45:8 183:13 cash 19-4 category 105:18 cases 40:0:10 cases 45:23 46:10 2cases 45:8 139:13 cash 19-4 category 105:18 cases 40:0:10 cases 45:23 46:10 2cases 45:8 139:13 cash 19-4 category 105:18 cases 40:10 10:10 cases 40:13 13:23 134:4.5 150:12,21 150:22 150:11 150:22 150:11 150:22 150:11 150:22 150:11 150:22 150:11 150:22 150:11 150:22 150:11 150:22 150:11 150:22 150:11 150:22 150:11 150:22 150:11 150:12 150:12 150:12 150:12 150:12 150:12 150:12 150:13 150:12 150:12 150:12 150:13 150:12 150:12 150:12 150:12 150:13 150:12 150:12 150:12 150:13 150:12 150:12 150:13 150:12 150:13 150:12 150:12 150:13 150:12 150:13 150:12 150:13 1		1			
carefully 169:15 carries 139:14 cars 12:23 37:20 38:2 39:1,3.3 12:20:214 (change 32:12 20:14 14:81:11 127:3 13:14 177:14 209:21 19:12 27:16 36:5 41:2,5 53:11 58:22 65:13 66:23 81:18 91:14 98:8 121:9 123:1 128:8,13 150:22 129:12 128:21 128:9 119:129:18 caused 45:23 48:10 caused 51:4 17:28:15 caused 51:4 17:28:15 caused 59:24 19:12 18:15 caused 59:24 19:12 18:15 caused 59:24 19:12 18:15 caused 59:24 19:12 18:15 caused 59:24 18:15 19:14 19:15 caused 59:24 18:16 19:14 center 19:16,17 center 69:22 cents 26:14 C			1		
caries 139:14 cars 12:23 37:20         chance 107:9 199:2 209:10         claims 161:6 197:22 209:10         189:24 192:1,18 192:1,18 192:4 195:15 200:62 201:24 change 32:12 162:24 170:22 change 22:7,10 98:13 100:10 162:14 170:19 63:5 41:2,5 53:11 58:23 12:6,6,19 98:13 100:10 162:14 170:19 63:5 41:2,5 53:11 58:23 12:6,6,19 98:8 12:19 123:1 126:22 170:12 209:10 162:14 170:19 162:23 126:6,19 126:22 171:1 128:8,13 150:22 171:1 128:8,13 150:22 171:1 128:8,13 150:22 171:1 128:8,13 150:22 171:1 128:8,13 150:22 171:1 128:13 148:1 149:10 148:1	3				
cars 12:23 37:20         202:14         197:22 209:10         192:24 195:15         company 9:16,18         9:24 10:4 11:17           38:2 39:1,3,3         114:8,11 127:3         135:14 172:18         162:24 170:22         changed 22:7,10         clarification 10:18         199:13 10:010         192:24 195:15         200:6 201:24         139;12 147,74 205:4         139;12 147,74 205:4         139;12 147,74 205:4         139;12 147,74 205:4         139;12 147,74 205:4         139;12 147,74 205:4         139;12 147,74 205:4         139;12 147,74 205:4         139;12 147,74 205:4         139;12 147,74 205:4         204:17,24 205:4         22:18 23:5 25:9         22:18 21:3 25:23         22:18		E .			l .
38:2 39:1,3.3 114:8,11 127:3 135:14 172:18 177:14 209:21 case 4:21 27:16 36:5 41:2,5 53:11 58:22 65:13 66:23 66:24 81:18 91:14 98:8 121:9 123:1 126:22 127:1 126:22 127:1 126:22 127:1 126:22 127:1 126:23 126:6,19 126:24 170:22 191:12 197:10 126:25 13 160:22 191:12 197:10 126:25 13 160:22 191:12 197:10 126:25 13 160:22 191:12 197:10 126:25 13 160:22 191:12 197:10 126:25 13 160:22 191:12 197:10 126:25 13 160:23 128:8,13 150:22 191:12 197:10 126:25 13 160:23 128:8,13 150:22 191:12 197:10 126:25 13 160:23 128:8,13 150:22 191:12 197:10 126:25 13 160:23 128:8,13 150:22 191:12 197:10 126:25 13 160:23 127:1 178:15 128:1					•
114:8,11 127:3 136:14 172:18 136:124 170:22 changed 22:7,10 98:13 100:10 162:14 170:19 98:13 100:10 162:14 170:19 138:12 156:16 206:2 06:3 26:4 28 1:18 91:14 98:8 121:9 123:1 125:23 1256:6,19 125:6 125:6 125:6 13 125:6 126:6 19 125:2 127:1 125:23 125:6 135:12 125:23 125:6 136:22 17:11 125:23 125:6 135:0 122 17:12 197:10 cases 45:8 163:13 cash 19:4 charitable 14-6:9,10 Charitable 14-6:		1		1	
135:14 172:18 17:714 209:21 2			1	1	
177:14 209:21   26:84 :21 :27:16   36:5 41:2,5 53:11   26:24 :81:18 :91:14   26:24 :91:18 :91:14   26:24 :91					1 '
case 4:21 27:16         36:24 81:2,5 53:11         46:214 170:19         133:12 156:16         client's 36:6,7,8         28:21 65:13 66:23         28:21 65:13 66:23         28:21 65:13 66:23         35:15 37:3 39:20           66:24 81:18 91:14         98:8 121:9 123:1         46:23 84:3 167:24         classifications         187:17         26:21 127:1         28:8,13 150:22         47:6 48:10 90:6         47:6 48:10 49:12         47:12 49:8 52:1         61:13 21:4         61:13 21:4         61:14 20:13         61:14 20:13         61:14 20:13         61:14 47:1				•	
36:5 41:2,5 53:11 58:22 65:13 66:23 66:24 81:18 91:14 98:8 121:9 123:1 125:23 126:6,19 126:22 127:1 128:8,13 150:22 191:12 197:10 cases 45:8 163:13 cash 19:4 charitable 146:9,10 Cherie 1:3 31:19,22 35:21 51:7 56:13 caused 100:10 causes 90:4 137:24 CCR 212:14 126:121 127 126:11 1 158:23 159:3 center 19:16,17 center 69:22 10:11 center 26:122 10:11 center 26:123 11:13,21 122:21 11:13,21 122:21 123:12 128:9 150:14					
58:22 65:13 66:23 66:24 81:18 91:14 98:8 121:9 123:1 125:23 126:6,19 126:22 127:1 125:23 126:6,19 126:22 127:1 128:8,13 150:22 197:10 Charge 18:23 60:13 charged 51:4 charitable 146:9,10 Cases 45:8 163:13 cash 19:4 charitable 146:9,10 Cases 45:23 46:10 cause 45:23 46:10 83:23 91:17 131:23 134:4,5 131:29 182:15 131:23 134:4,5 126:11 129:18 center 19:16,17 center de 9:22 10:11 center 19:16,17 centered 9:22 10:11 center 20:22 certain 11:12 81:13 17:12 17:14 certainly 24:14	36:5 41:2,5 53:11	changing 129:19	l .		
66:24 81:18 91:14 98:8 121:9 123:1 125:23 126:6,19 126:22 127:1 128:8,13 150:22 137:16:22 127:1 128:8,13 150:22 137:16:23 126:8 163:13 132:15 128:15	58:22 65:13 66:23		classifications		
125:23 126:6,19 126:22 127:1 128:8,13 150:22 191:12 197:10 cases 45:8 163:13 cash 19:4 Cherie 1:3 31:19,22 35:21 51:7 56:13 58:10 63:21 83:9 158:10 63:21 83:9 16eary 107:1 caused 100:10 caused 100:10 caused 100:10 causes 90:4 137:24 CCR 212:14 cell 129:18 cell 129:18 center 19:16,17 center ed 9:22 10:11 cents 26:14 CEO 23:24 certain 11:12 81:13 177:14 certainly 24:14 25:16 27:9 45:18 56:11 77:4 certainly 24:14 25:16 27:9 45:18 56:11 77:24 56:11 17:4 childen 49:9,15 66:11 17:15 61:11 11:11 61:11 11:15 61:11 11:11 61:11 11:11 61:11 11:11 61:11 11:11 61:11 11:11 61:11 11:11 61:11 11:11	66:24 81:18 91:14	46:23 84:3 167:24	187:17	98:12 99:19	
126:22 127:1 128:8,13 150:22 191:12 197:10 cases 45:8 163:13 cash 19:4 category 105:18 caused 45:23 46:10 caused 10:10 causes 90:4 137:24 CCR 212:14 cell 129:18 cell 129:18 center 19:16,17 centered 9:22 10:11 center 19:16,17 centered 9:22 10:11 center 19:16,17 centered 9:22 certain 11:12 81:13 111:13,21 122:21 123:12 128:9 139:17 169:10 177:14 certainly 24:14 25:16 27:9 45:18 56:1 57:5 67:23  clear 9:15 11:15 85:1 128:15 85:1 128:15 85:1 128:15 85:1 128:15 85:1 128:15 85:1 128:15 85:1 128:15 85:1 128:15 85:1 128:15 85:1 128:15 85:1 128:15 85:1 128:15 85:1 128:15 132:15 164:20 clearer 164:19 136:1,6 173:3 136:1,6 173:3 136:1,6 173:3 207:10 211:9 136:1,6 173:3 207:10 211:9 136:1,6 173:3 136:1,6 173:3 207:10 211:9 136:1,6 173:3 136:1,6 173:3 207:10 211:9 136:1,6 173:3 136:1,6 173:3 207:10 211:9 136:1,6 173:3 136:1,6 173:3 136:1,6 173:3 136:1,6 173:3 207:10 211:9 136:1,6 173:3 136:1,6 173:3 136:1,6 173:3 207:10 211:9 136:1,6 173:3	98:8 121:9 123:1	characterized	clean 10:13 132:15	118:12 159:6	47:6 48:10 49:12
128:8,13 150:22 191:12 197:10 cases 45:8 163:13 cash 19:4 category 105:18 cause 45:23 46:10 causes 90:4 137:24 CCR 212:14 cent 146:11 center 19:16,17 center 20:22 10:11 center 20:22 10:11 cent 20:22 10:11 cent 20:22 10:11 cent 20:22 10:11 cent 20:22 10:11 cent 20:23 10:11 cent 20:24 cert and 11:12 81:13 11:13,21 122:21 177:14 certainly 24:14 25:16 27:9 45:18 56:1 57:5 67:23  charged 51:4 charitable 146:9,10 132:15 164:20 clearer 164:19 clearer 164:19 132:15 164:20 clearer 164:19 132:15 164:20 clearer 164:19 132:15 164:20 clearer 164:19 132:15 164:20 clearer 164:19 132:17 128:15 132:15 164:20 clearer 164:19 130:164:20 clearer 164:19 130:17 124 131:27 17:19 76:10 76:23 83:21,23 86:10 93:16 95:13 207:10 211:9 closed 7:20 171:24 136:16 173:3 170:11 24:16 62:2 143:10 144:21 132:14 40:2 132:15 164:20 clearer 164:19 132:15 164:20 clearer 164:19 132:15 164:20 clearer 164:19 132:15 164:20 clearer 164:19 130:164:20 130:17:17:4 close 40:6 135:24 69:12 71:1,10,11 71:12 75:19 76:10 207:10 211:9 clearly 207:1 168:10 63:24 61:15 172:1 173:4 172:1 17		87:10 187:17	cleaning 37:20	162:13 166:23	49:18 50:18,23
191:12 197:10 cases 45:8 163:13 cash 19:4 cases 45:8 163:13 cash 19:4 cases 45:8 163:13 cash 19:4 cases 45:23 46:10 causes 40:010 caused 100:10 causes 90:4 137:24 CCR 212:14 cell 129:18 cell 129:18 center 19:16,17 centered 9:22 10:11 centered 9:22 10:11 cents 26:14 CEO 23:24 certain 11:12 81:13 111:13,21 122:21 123:12 128:9 139:17 169:10 177:14 certainly 24:14 25:16 27:9 45:18 56:1 57:5 67:23  cash 19:4 Cherie 1:3 31:19,22 clearer 164:19 clearly 207:1 clerk 191:24 client 36:8 46:15 47:12 49:8 52:1 52:10 61:12 62:2 62:9,18,24 63:12 62:9,18,24 63	1		clear 9:15 11:15	184:11 195:3	52:9 53:15 54:7
cases 45:8 163:13 cash 19:4 category 105:18 cause 45:23 46:10 caused 100:10 causes 90:4 137:24 CCR 212:14 cell 129:18 center 19:16,17 cent 146:11 centered 9:22 10:11 centered 9:22 10:11 cents 26:14 CEO 23:24 certain 11:12 81:13 111:13,21 122:21 133:12 128:9 139:17 169:10 177:14 certainly 24:14 certainly 24:14 25:16 27:9 45:18 56:1 57:5 67:23         Cherie 1:3 31:19,22 clearer 164:19 clearly 207:1 clerk 191:24 c		charged 51:4		climate 101:4	56:14 59:19 67:24
cash 19:4 category 105:18 category 105:18 cause 45:23 46:10 caused 100:10 caused 100:10 caused 100:11 108:17 128:15 13:23 134:4,5         clerk 191:24 client 36:8 46:15 47:12 49:8 52:1 172:1 173:4 closer 141:11 closer 14:21 131:23 134:4,5 52:10 61:12 62:2 62:9,18,24 63:12 62:9,18,24 63:12 62:13 108:13 111:20,23 cell 129:18 center 19:16,17 center d9:22 10:11 1 189:1 205:16 Chester 30:15 Chevrolet 49:22 certain 11:12 81:13 11:13,21 122:21 123:12 128:9 123:12 128:9 139:17 169:10 177:14 certainly 24:14 25:16 27:9 45:18 56:1 57:5 67:23         clearly 207:1 closer 14:11 20:17 172:1 173:4 closed 7:20 171:24 183:10 95:13,20 96:23 98:11,7 99:17 closing 172:8 172:1 173:4 closer 141:11 closer 141:11 closer 141:11 closer 141:11 closer 141:11 closer 141:11 closer 141:11 closer 141:11 closer 141:11 closer 141:11 closer 141:11 closer 141:11 closer 141:11 closer 141:11 closer 141:11 closer 141:12 closer 141:11 closer 141:12 closer 141:11 clos			132:15 164:20	close 40:6 135:24	69:12 71:1,10,11
category 105:18 cause 45:23 46:10         58:10 63:21 83:9         clerk 191:24 client 36:8 46:15         closed 7:20 171:24         88:10 93:16 95:13 95:13 95:13 95:13 95:13,20 96:24 95:13,20 96:24 95:13,20 96:24 95:13,20 96:24 95:13,20 96:24 95:13,20 95:13,20 96:24 95:13,20 96:24 95:13,20 96:24 95:13,20 96:24 95:13,20 96:24 95:13,20 96:24 95:13,20 95:13,	1			136:1,6 173:3	
cause 45:23 46:10         83:23 91:17         client 36:8 46:15         172:1 173:4         95:13,20 96:23           caused 100:10         108:17 128:15         47:12 49:8 52:1         172:1 173:4         98:11,17 99:17           CCR 212:14         131:23 134:4,5         52:10 61:12 62:2         closing 172:8         103:4,14 104:2           CCR 212:14 cell 129:18         150:1,22 158:20         64:14 67:2,13,23         collect 149:19         103:4,14 104:2           cent 146:11         158:23 159:3         72:19 80:1,2         college 6:11,20         184:12         19:16,22,22           centered 9:22         169:10 173:17         84:2,21 85:2,7         89:1 90:6,10,12         68:24 169:17,19         143:15 145:2,19           certs 26:14 CEO 23:24         Chester 30:15         90:21 91:6 92:8         20:4 32:11,14,22         143:15 145:2,19           certain 11:12 81:13         111:13,21 122:21         179:24 180:16         96:18,20 97:9         90:28 90:18 91:5,21         158:22,24 159:19         158:22,24 159:19           139:17 169:10         Chevy 40:23         100:27 103:7,14         104:4,6 105:1,10         106:18 107:9         129:12 132:16         160:2,14 163:17         169:24 159:19         188:15 197:24           25:16 27:9 45:18         86:11 171:4         100:18 107:9         105:12,19 106:13         100:18 107:9			_	l .	
caused 100:10         108:17 128:15         47:12 49:8 52:1         closer 141:11         98:11,17 99:17           causes 90:4 137:24         131:23 134:4,5         52:10 61:12 62:2         closing 172:8         103:4,14 104:2           CCR 212:14         143:10 144:21         52:10 61:12 62:2         closing 172:8         103:4,14 104:2           cent 146:11         158:23 159:3         72:19 80:1,2         collect 149:19         114:3 120:17           center 19:16,17         158:23 159:3         72:19 80:1,2         college 6:11,20         130:8,17,24 139:6           centered 9:22         169:10 173:17         84:2,21 85:2,7         89:1 90:6,10,12         come 9:13 10:10,16         145:21,21 146:5           cents 26:14         Chester 30:15         Chevrolet 49:22         90:21 91:6 92:8         20:4 32:11,14,22         147:13,17 148:6           CEO 23:24         Chevrolet 49:22         92:17 93:15,24         90:18 91:5,21         150:14 15:22           123:12 128:9         179:24 180:16         96:18,20 97:9         92:6 101:13 112:8         158:22,24 159:19           139:17 169:10         169:10         173:5,19         99:10,22 101:12         129:12 132:16         160:2,14 163:17         163:20 175:11           177:14         Chevy 40:23         102:7 103:7,14         166:23 170:11,13         170:14 173:					
causes 90:4 137:24 CCR 212:14 cell 129:18 cent 146:11 center 19:16,17 centered 9:22 10:11 cents 26:14 CEO 23:24 certain 11:12 81:13 111:13,21 122:21 123:12 128:9 139:17 169:10 177:14 certainly 24:14 25:16 27:9 45:18 56:1 57:5 67:23         131:23 134:4,5 131:23 134:4,5 62:9,18,24 63:12 62:9,18,24 63:12 62:10 61:12 62:2 62:9,18,24 63:12 62:9,18,24 63:12 62:9,18,24 63:12 62:14,12,14         111:30,21 12:8 148:12 129:14 10:15 129:12 132:16 146:23 170:11,13 170:14 173:17 176:9 182:20 188:15 197:24 198:6 204:8 198:6 204:8					
CCR 212:14 cell 129:18 cell 129:18       143:10 144:21 150:1,22 158:20 64:14 67:2,13,23 72:19 80:1,2 158:23 159:3 72:19 80:1,2 161:17 165:5 83:11,12,14,16 169:10 173:17 84:2,21 85:2,7 10:11 cents 26:14 CEO 23:24 certain 11:12 81:13 111:13,21 12:21 123:12 128:9 139:17 169:10 177:14 certainly 24:14 25:16 27:9 45:18 56:1 57:5 67:23       143:10 144:21 162:9,18,24 63:12 202:13 collect 149:19 143:120:17 129:16,22,22 college 6:11,20 168:24 169:17,19 16					
cell 129:18       150:1,22 158:20       64:14 67:2,13,23       collect 149:19       114:3 120:17         cent 146:11       158:23 159:3       72:19 80:1,2       college 6:11,20       130:8,17,24 139:6         centered 9:22       169:10 173:17       84:2,21 85:2,7       168:24 169:17,19       143:15 145:2,19         10:11       189:1 205:16       189:1 90:6,10,12       188:23 159:3       188:23 159:3       188:23 159:3       188:21 10:10,16       188:24 169:17,19       188:15 145:2,19       188:15 145:2,19       188:15 145:2,19       188:15 145:2,19       188:15 17:14       188:15 145:2,19       188:15 145:2,19       188:15 17:14       188:15 17:24       188:15 17:24       188:15 197:24					
cent 146:11         158:23 159:3         72:19 80:1,2         184:12         129:16,22,22           center 19:16,17         161:17 165:5         83:11,12,14,16         college 6:11,20         130:8,17,24 139:6           centered 9:22         169:10 173:17         84:2,21 85:2,7         168:24 169:17,19         143:15 145:2,19           10:11         189:1 205:16         89:1 90:6,10,12         come 9:13 10:10,16         145:21,21 146:5           cents 26:14         Chester 30:15         90:21 91:6 92:8         20:4 32:11,14,22         147:13,17 148:6           CEO 23:24         Chevrolet 49:22         92:17 93:15,24         49:15 57:19 86:20         150:14 151:22           certain 11:12 81:13         172:10 173:5,19         94:23 96:3,5,6,11         90:18 91:5,21         153:15,20 156:5           123:12 128:9         181:23         99:10,22 101:12         129:12 132:16         160:2,14 163:17           139:17 169:10         Chevy 40:23         102:7 103:7,14         146:23 170:11,13         163:20 175:11           177:14         child 63:1         104:4,6 105:1,10         170:14 173:17         176:9 182:20           25:16 27:9 45:18         86:11 171:4         106:18 107:9         106:18 107:9         108:4:6 56:19         198:6 204:8           56:1 57:5 67:23         choice 39:15 41:8 <th< td=""><td>i i</td><td></td><td></td><td></td><td></td></th<>	i i				
center 19:16,17         161:17 165:5         83:11,12,14,16         college 6:11,20         130:8,17,24 139:6           centered 9:22         169:10 173:17         84:2,21 85:2,7         168:24 169:17,19         143:15 145:2,19           10:11         189:1 205:16         89:1 90:6,10,12         come 9:13 10:10,16         145:21,21 146:5           CEO 23:24         Chevrolet 49:22         92:17 93:15,24         49:15 57:19 86:20         150:14 151:22           certain 11:12 81:13         172:10 173:5,19         94:23 96:3,5,6,11         90:18 91:5,21         153:15,20 156:5           111:13,21 122:21         179:24 180:16         96:18,20 97:9         92:6 101:13 112:8         158:22,24 159:19           139:17 169:10         Chevy 40:23         102:7 103:7,14         146:23 170:11,13         163:20 175:11           177:14         Child 63:1         104:4,6 105:1,10         170:14 173:17         176:9 182:20           certainly 24:14         child 63:1         105:12,19 106:13         183:3 186:3 192:2         188:15 197:24           25:16 27:9 45:18         86:11 171:4         106:18 107:9         127:1 179:5         198:6 204:8           56:1 57:5 67:23         choice 39:15 41:8         111:11 114:19         127:1 179:5         compared 32:15					
centered 9:22       169:10 173:17       84:2,21 85:2,7       168:24 169:17,19       143:15 145:2,19         10:11       189:1 205:16       89:1 90:6,10,12       come 9:13 10:10,16       145:21,21 146:5         cents 26:14       Chester 30:15       90:21 91:6 92:8       20:4 32:11,14,22       147:13,17 148:6         CEO 23:24       Chevrolet 49:22       92:17 93:15,24       49:15 57:19 86:20       150:14 151:22         certain 11:12 81:13       172:10 173:5,19       94:23 96:3,5,6,11       90:18 91:5,21       153:15,20 156:5         111:13,21 122:21       179:24 180:16       96:18,20 97:9       92:6 101:13 112:8       158:22,24 159:19         139:17 169:10       181:23       99:10,22 101:12       129:12 132:16       160:2,14 163:17         177:14       102:7 103:7,14       146:23 170:11,13       163:20 175:11         177:14       104:4,6 105:1,10       170:14 173:17       176:9 182:20         18:15 197:24       105:12,19 106:13       183:3 186:3 192:2       188:15 197:24         25:16 27:9 45:18       86:11 171:4       106:18 107:9       127:1 179:5       188:5 27.7         56:1 57:5 67:23       11:11 114:19       127:1 179:5       188:5 27.7	i i		•		
10:11					
cents 26:14         Chester 30:15         90:21 91:6 92:8         20:4 32:11,14,22         147:13,17 148:6           CEO 23:24         Chevrolet 49:22         92:17 93:15,24         49:15 57:19 86:20         150:14 151:22           certain 11:12 81:13         172:10 173:5,19         94:23 96:3,5,6,11         90:18 91:5,21         153:15,20 156:5           123:12 128:9         181:23         99:10,22 101:12         92:6 101:13 112:8         158:22,24 159:19           139:17 169:10         Chevy 40:23         102:7 103:7,14         146:23 170:11,13         163:20 175:11           177:14         Child 63:1         104:4,6 105:1,10         170:14 173:17         176:9 182:20           certainly 24:14         86:11 171:4         106:18 107:9         183:3 186:3 192:2         188:15 197:24           25:16 27:9 45:18         86:11 171:4         106:18 107:9         127:1 179:5         compared 32:15					
CEO 23:24 certain 11:12 81:13 11:13,21 122:21 123:12 128:9 123:17 169:10 177:14 certainly 24:14 25:16 27:9 45:18 56:1 57:5 67:23         Chevrolet 49:22 17 93:15,24 94:23 96:3,5,6,11 94:23 96:3,5,6,11 94:23 96:3,5,6,11 94:23 96:3,5,6,11 94:23 96:18,20 97:9 92:6 101:13 112:8 158:22,24 159:19 158:22,24 159:19 160:2,14 163:17 163:20 175:11 170:14 173:17 163:20 175:11 170:14 173:17 170:14 173:17 170:14 173:17 170:14 173:17 170:14 173:17 170:14 173:17 170:14 173:17 170:14 173:17 170:14 173:17 170:14 173:17 170:14 173:17 170:14 173:17 170:14 173:17 170:14 173:17 170:14 173:17 170:14 173:17 170:14 173:17 183:3 186:3 192:2 188:15 197:24 170:14 173:17 170:1					
certain 11:12 81:13       172:10 173:5,19       94:23 96:3,5,6,11       90:18 91:5,21       153:15,20 156:5         111:13,21 122:21       179:24 180:16       96:18,20 97:9       92:6 101:13 112:8       158:22,24 159:19         123:12 128:9       181:23       99:10,22 101:12       129:12 132:16       160:2,14 163:17         139:17 169:10       177:14       102:7 103:7,14       146:23 170:11,13       163:20 175:11         177:14       104:4,6 105:1,10       170:14 173:17       176:9 182:20         183:3 186:3 192:2       188:15 197:24         25:16 27:9 45:18       86:11 171:4       106:18 107:9       183:3 186:3 192:2       188:15 197:24         56:1 57:5 67:23       11:11 114:19       127:1 179:5       188:0 204:8					
111:13,21 122:21       179:24 180:16       96:18,20 97:9       92:6 101:13 112:8       158:22,24 159:19         123:12 128:9       181:23       99:10,22 101:12       129:12 132:16       160:2,14 163:17         139:17 169:10       177:14       102:7 103:7,14       146:23 170:11,13       163:20 175:11         177:14       104:4,6 105:1,10       170:14 173:17       176:9 182:20         183:3 186:3 192:2       188:15 197:24         25:16 27:9 45:18       86:11 171:4       106:18 107:9       127:1 179:5       198:6 204:8         56:1 57:5 67:23       11:11 114:19       127:1 179:5       127:1 179:5			'		The state of the s
123:12 128:9       181:23       99:10,22 101:12       129:12 132:16       160:2,14 163:17         139:17 169:10       Chevy 40:23       102:7 103:7,14       146:23 170:11,13       163:20 175:11         177:14       104:4,6 105:1,10       170:14 173:17       176:9 182:20         181:23       104:4,6 105:1,10       170:14 173:17       163:20 175:11         183:3 186:3 192:2       188:15 197:24         188:15 197:24       198:6 204:8         188:15 197:24       198:6 204:8         188:15 197:24       198:6 204:8         188:15 197:24       198:6 204:8         188:15 197:24       198:6 204:8         188:15 197:24       198:6 204:8         188:15 197:24       198:6 204:8         188:15 197:24       198:6 204:8         188:15 197:24       198:6 204:8         188:15 197:24       198:6 204:8         188:15 197:25       198:6 204:8         188:15 197:24       198:6 204:8         188:15 197:24       198:6 204:8         188:15 197:25       198:6 204:8         188:15 197:25       198:6 204:8         188:15 197:24       198:6 204:8         188:15 197:25       198:6 204:8         188:15 197:25       198:6 204:8         <		<i>'</i>			
139:17 169:10       Chevy 40:23       102:7 103:7,14       146:23 170:11,13       163:20 175:11         177:14       104:4,6 105:1,10       170:14 173:17       176:9 182:20         176:9 182:20       105:12,19 106:13       183:3 186:3 192:2       188:15 197:24         176:9 182:20       188:15 197:24       198:6 204:8         176:9 182:20       188:15 197:24       198:6 204:8         176:9 182:20       188:15 197:24       198:6 204:8         176:9 182:20       198:6 204:8       198:6 204:8         176:9 182:20       198:6 204:8       198:6 204:8         176:9 182:20       198:6 204:8       198:6 204:8         176:9 182:20       198:6 204:8       198:6 204:8         176:9 182:20       198:6 204:8       198:6 204:8         176:9 182:20       198:6 204:8       198:6 204:8         176:9 182:20       198:6 204:8       198:6 204:8         186:11 171:4       198:6 204:8       198:6 204:8         186:11 171:4       198:6 204:8       198:6 204:8         186:11 171:4       198:6 204:8       198:6 204:8         186:11 171:4       198:6 204:8       198:6 204:8         186:11 171:4       198:6 204:8       198:6 204:8         186:11 171:4       198:6 204:8       19			-	1	
177:14       child 63:1       104:4,6 105:1,10       170:14 173:17       176:9 182:20         certainly 24:14       children 49:9,15       105:12,19 106:13       183:3 186:3 192:2       188:15 197:24         25:16 27:9 45:18       86:11 171:4       106:18 107:9       comes 44:6 56:19       198:6 204:8         56:1 57:5 67:23       choice 39:15 41:8       111:11 114:19       127:1 179:5       compared 32:15					
certainly 24:14         children 49:9,15         105:12,19 106:13         183:3 186:3 192:2         188:15 197:24           25:16 27:9 45:18         86:11 171:4         106:18 107:9         comes 44:6 56:19         198:6 204:8           56:1 57:5 67:23         choice 39:15 41:8         111:11 114:19         127:1 179:5         compared 32:15				-	
25:16 27:9 45:18 86:11 171:4 106:18 107:9 comes 44:6 56:19 198:6 204:8 choice 39:15 41:8 111:11 114:19 127:1 179:5 compared 32:15					
56:1 57:5 67:23   <b>choice</b> 39:15 41:8   111:11 114:19   127:1 179:5   <b>compared</b> 32:15	- 1			i	No.
	1				
	00 07.0 07.20	2.10.00 00.10 11.0	111.11 117.10	16	Julipared 02.10

47:3 159:3
comparison 137:6
compassionate
150:9
compensated 29:6
111:16 149:14
compensation 16:3
16:4,11,17 111:12
148:8 complaint 58:22
160:8,14,15 164:1
164:1
complaints 44:9
116:13
complete 53:16
202:17
completely 43:11 124:5,9 128:4
compliance 155:6
computers 37:19
concept 54:20
concern 84:17
170:6
concerned 84:1
115:3 132:18
201:10 concerns 129:7,10
concluded 211:20
condition 84:6
conditions 168:7
200:17
conducting 199:22
conference 154:13
confident 22:11 25:17
confidentiality
112:5,6
confirm 113:6
confrontation
55:11
confuse 125:9,15
confusing 123:24
Congratulations 64:10
connection 151:1
153:5
consent 163:5
Consequently
18:24
consider 9:19
10:12 30:10
107:14 129:13 141:17,18 166:2
171:7 181:12,23
201:3
consideration
88:15
\[ \tag{\text{\tint{\text{\tint{\text{\tinit}\\ \text{\texi}\text{\text{\text{\texit{\texi}\titt{\text{\texi}\text{\text{\text{\text{\text{\tex{

considered 87:19
considering 104:12
consistency 10:10
constant 208:23
constructed 192:10
consult 151:6 154:3
154:19
consultant 155:6
155:11 consulted 123:14
151:13
consumer 178:12
contained 212:7
content 74:16
contingency 150:1
continue 113:21
114:13 194:6
continued 119:5
contradictory 122:10
Contrary 98:9
contribution 38:5
39:8 134:22
143:19
contributory
203:20
<b>control</b> 14:8 19:14 207:20 212:22
controller 140:10
140:11
conversation 64:6
158:17
conversations
61:12
converted 20:1
convey 167:2 conveyed 206:20
copy 80:13,24
164:19 167:10,11
167:14 192:21 <sup>°</sup>
corporate 10:14
11:1,9 12:6 21:11
136:2 189:16,20
corporation 9:10 135:9
<b>correct</b> 5:12 17:16
19:3 22:5 23:13
25:3 27:22 28:3
28:23 30:21 49:9
53:20 54:4,8,9
64:15 67:3,4,13 87:11,14 90:7
87:11,14 90:7
91:18 93:1 99:23 103:8,9 115:1
135:18 139:4,7
100.10 100.7,1

150:14,15 159:23

_		
	167:18 170:2,9 171:15 172:16 173:11 175:12 176:16 185:10 186:8 187:5 190:6 191:18 201:4 212:9 cost 35:24 costs 137:7 counsel 4:2 34:16 53:6 55:14 56:1 72:6 78:16 80:1 93:24 105:4 123:21 124:4 126:13 142:22 149:12 151:6 193:15,20 194:14 197:9 198:22 count 176:24 country 178:23 couple 170:8 177:4 189:1 courses 6:12 7:11 court 1:1,18,20,21 4:21 9:2 35:2,11 36:23 41:16 70:13 144:11 212:16 courts 39:21 cover 10:6 18:19 170:12 Craig 2:4 73:2,4,17 74:1 86:7 128:22 152:13 166:18 195:18 Created 172:14 creating 203:11 credibility 204:15 credit 141:7 196:10 criteria 56:20 207:23 crossed 209:23 crunch 175:17 CSI 38:6 39:7 181:22,23 crure 57:19 currently 94:24 customer 32:24 44:9,17 50:13 56:18,24 57:18,22 57:24 58:16,19 69:16 74:8 77:6 77:18 83:2,3 85:12,13 11:17 116:12,13 128:4 146:4 177:7,9 178:21 179:20 180:11,14,21	
	0.0000000000000000000000000000000000000	

73:8 74:18,23 76:14,20,23 77:8 119:2 127:15,16 127:23 128:1,3 146:22 172:24 cut 127:9 133:5 140:7,8,9,9,10 151:18,23,23 163:13 203:21 205:2 206:1,11 207:24 208:2 cutbacks 201:3 cuts 27:10,11
<b>C-L-A-S-S</b> 15:9
<b>C.A</b> 1:3
D
D 3:1 daily 24:5 208:11 damn 40:6 128:19 Damned 76:1 date 6:6 29:5,7 47:21 52:3 63:13 85:3,4,6 110:11 129:14,14 dates 30:19 daughter 5:4 14:20 47:7 84:19 97:8 97:20,22 98:10 108:4 128:17 140:8,9,22,23 141:14,18,21 142:11 143:15,23 144:14 145:17,20 146:16,18 147:8,9 147:22,23 148:19 149:11,24 150:8 155:24 161:9 162:11 186:13 198:8,10 daughters 65:20,21 66:19 84:2 108:5 148:5
<b>daughter's</b> 199:12 <b>day</b> 67:5,7,12 78:12
85:9 88:18,23 101:9 117:23 124:23 128:15 130:22 139:24 158:9,20 159:8 184:22 193:24 199:16 205:1 <b>days</b> 32:14 92:20 151:24 157:21 170:8,13,13,14,20

209:10 **customers** 9:24

dealer 10:12 40:12 120:22 dealers 121:5 dealership 7:22 8:2 8:6 11:18 14:16 15:12 19:20 28:6 35:23 37:16 42:13 42:20 44:19 45:21 49:22 55:7 75:10 77:4 82:1 88:19 99:23 100:2 102:1 102:7,17,18 103:1 107:11 116:7 127:13 138:11,13 141:3 144:22 145:3 148:10 158:9 172:8,9,10 173:5,20 177:10 178:22 179:23,24 180:6,10 182:8,10 187:17 188:7 195:16 196:9 203:7 205:11,20 dealerships 9:19 10:4 11:20 15:4,6 17:7 19:23 23:19 24:3,13 27:21 28:8 44:20 96:19 105:17 108:23 120:12 160:6 179:4,5,21 199:21 207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24 decline 119:5,6	170:20 188:2,2 dead 93:4
dealers 121:5 dealership 7:22 8:2 8:6 11:18 14:16 15:12 19:20 28:6 35:23 37:16 42:13 42:20 44:19 45:21 49:22 55:7 75:10 77:4 82:1 88:19 99:23 100:2 102:1 102:7,17,18 103:1 107:11 116:7 127:13 138:11,13 141:3 144:22 145:3 148:10 158:9 172:8,9,10 173:5,20 177:10 178:22 179:23,24 180:6,10 182:8,10 187:17 188:7 195:16 196:9 203:7 205:11,20 dealerships 9:19 10:4 11:20 15:4,6 17:7 19:23 23:19 24:3,13 27:21 28:8 44:20 96:19 105:17 108:23 120:12 160:6 179:4,5,21 199:21 207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	dealer 10:12 40:12
8:6 11:18 14:16 15:12 19:20 28:6 35:23 37:16 42:13 42:20 44:19 45:21 49:22 55:7 75:10 77:4 82:1 88:19 99:23 100:2 102:1 102:7,17,18 103:1 107:11 116:7 127:13 138:11,13 141:3 144:22 145:3 148:10 158:9 172:8,9,10 173:5,20 177:10 178:22 179:23,24 180:6,10 182:8,10 187:17 188:7 195:16 196:9 203:7 205:11,20 dealerships 9:19 10:4 11:20 15:4,6 17:7 19:23 23:19 24:3,13 27:21 28:8 44:20 96:19 105:17 108:23 120:12 160:6 179:4,5,21 199:21 207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	dealers 121:5
35:23 37:16 42:13 42:20 44:19 45:21 49:22 55:7 75:10 77:4 82:1 88:19 99:23 100:2 102:1 102:7,17,18 103:1 107:11 116:7 127:13 138:11,13 141:3 144:22 145:3 148:10 158:9 172:8,9,10 173:5,20 177:10 178:22 179:23,24 180:6,10 182:8,10 187:17 188:7 195:16 196:9 203:7 205:11,20 dealerships 9:19 10:4 11:20 15:4,6 17:7 19:23 23:19 24:3,13 27:21 28:8 44:20 96:19 105:17 108:23 120:12 160:6 179:4,5,21 199:21 207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	8:6 11:18 14:16
49:22 55:7 75:10 77:4 82:1 88:19 99:23 100:2 102:1 102:7,17,18 103:1 107:11 116:7 127:13 138:11,13 141:3 144:22 145:3 148:10 158:9 172:8,9,10 173:5,20 177:10 178:22 179:23,24 180:6,10 182:8,10 187:17 188:7 195:16 196:9 203:7 205:11,20 dealerships 9:19 10:4 11:20 15:4,6 17:7 19:23 23:19 24:3,13 27:21 28:8 44:20 96:19 105:17 108:23 120:12 160:6 179:4,5,21 199:21 207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	l 35:23 37:16 42:13
99:23 100:2 102:1 102:7,17,18 103:1 107:11 116:7 127:13 138:11,13 141:3 144:22 145:3 148:10 158:9 172:8,9,10 173:5,20 177:10 178:22 179:23,24 180:6,10 182:8,10 187:17 188:7 195:16 196:9 203:7 205:11,20 dealerships 9:19 10:4 11:20 15:4,6 17:7 19:23 23:19 24:3,13 27:21 28:8 44:20 96:19 105:17 108:23 120:12 160:6 179:4,5,21 199:21 207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	49:22 55:7 75:10
107:11 116:7 127:13 138:11,13 141:3 144:22 145:3 148:10 158:9 172:8,9,10 173:5,20 177:10 178:22 179:23,24 180:6,10 182:8,10 187:17 188:7 195:16 196:9 203:7 205:11,20 dealerships 9:19 10:4 11:20 15:4,6 17:7 19:23 23:19 24:3,13 27:21 28:8 44:20 96:19 105:17 108:23 120:12 160:6 179:4,5,21 199:21 207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	99:23 100:2 102:1
141:3 144:22 145:3 148:10 158:9 172:8,9,10 173:5,20 177:10 178:22 179:23,24 180:6,10 182:8,10 187:17 188:7 195:16 196:9 203:7 205:11,20 dealerships 9:19 10:4 11:20 15:4,6 17:7 19:23 23:19 24:3,13 27:21 28:8 44:20 96:19 105:17 108:23 120:12 160:6 179:4,5,21 199:21 207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	107:11 116:7
158:9 172:8,9,10 173:5,20 177:10 178:22 179:23,24 180:6,10 182:8,10 187:17 188:7 195:16 196:9 203:7 205:11,20 dealerships 9:19 10:4 11:20 15:4,6 17:7 19:23 23:19 24:3,13 27:21 28:8 44:20 96:19 105:17 108:23 120:12 160:6 179:4,5,21 199:21 207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	141:3 144:22
178:22 179:23,24 180:6,10 182:8,10 187:17 188:7 195:16 196:9 203:7 205:11,20 dealerships 9:19 10:4 11:20 15:4,6 17:7 19:23 23:19 24:3,13 27:21 28:8 44:20 96:19 105:17 108:23 120:12 160:6 179:4,5,21 199:21 207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	158:9 172:8,9,10
195:16 196:9 203:7 205:11,20 dealerships 9:19 10:4 11:20 15:4,6 17:7 19:23 23:19 24:3,13 27:21 28:8 44:20 96:19 105:17 108:23 120:12 160:6 179:4,5,21 199:21 207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	178:22 179:23,24 180:6,10 182:8,10
dealerships 9:19 10:4 11:20 15:4,6 17:7 19:23 23:19 24:3,13 27:21 28:8 44:20 96:19 105:17 108:23 120:12 160:6 179:4,5,21 199:21 207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	195:16 196:9
17:7 19:23 23:19 24:3,13 27:21 28:8 44:20 96:19 105:17 108:23 120:12 160:6 179:4,5,21 199:21 207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	dealerships 9:19
28:8 44:20 96:19 105:17 108:23 120:12 160:6 179:4,5,21 199:21 207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	10:4 11:20 15:4,6 17:7 19:23 23:19
120:12 160:6 179:4,5,21 199:21 207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	28:8 44:20 96:19
207:9 dealer's 18:1 dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	120:12 160:6
dealings 120:19 131:23 157:3 dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	207:9
dealt 42:14 158:3 debt 138:19 December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	dealings 120:19
December 40:11 54:2,6 119:13 188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	dealt 42:14 158:3
188:23 189:19 decent 41:9 decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	December 40:11
decide 48:17 63:7 152:2 decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	188:23 189:19
decided 139:17,20 163:6 168:24,24 187:12 decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	decide 48:17 63:7
187:12  decision 33:17 139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 decisions 88:9 150:16,18,19 152:17 205:11 207:24	decided 139:17,20
139:1,3,8,9 163:1 163:2 185:4,22,23 186:14 203:15 <b>decisions</b> 88:9 150:16,18,19 152:17 205:11 207:24	187:12
decisions 88:9 150:16,18,19 152:17 205:11 207:24	139:1,3,8,9 163:1
207:24	186:14 203:15 decisions 88:9
207:24	150:16,18,19 152:17 205:11
	207:24

·
dedicated 127:21
defeater 125:18
defend 196:8
defendant 4:24
65:13 66:23 123:1
128:8 161:2,10,13
161:18
1
Defendants 1:11
2:10
define 24:15 30:12
45:16 51:19 89:22
95:8
definitely 9:3 169:6
definition 31:17,18
degree 16:10
delighted 78:19
deliver 67:5
delivered 67:1
demise 30:17
demonstrate
108:21
<b>Dennis</b> 15:11
department 27:17
28:11 38:6,7,10
39:4,5,6,17 44:24
45:7,20 55:22
100:24 101:2
107:21 113:13
117:18 127:11
134:8 150:14,19
151:2,3 156:5
174:12 175:6,6
183:11 188:8
202:16 203:13,18
203:19 209:14
211:1
departmental 133:8
departments 45:6,8
127:24 133:8
134:13,15 179:1
207:22 208:4
departure 117:9
183:12
dependent 154:24
deposition 1:13
4:16,19,22 5:9,11
5:16 22:21 23:2
34:24 35:2 48:24
49:7 78:17 94:16
49:7 78:17 94:16 97:22 113:2
194:15 211:20
depreciation 18:22
19:3,5 20:4
<b>derive</b> 17:22
derived 16:3 19:21
deriving 20:5
describe 65:7

```
described 195:2
 description 82:4
 designation 23:7
 desks 128:2
 despite 83:18,18
 determination
   33:22
 determine 168:20
 determined 133:5
   171:11
develop 199:15
devoted 92:5
difference 19:11
   27:4 108:9 147:12
differences 9:13
   11:13
different 17:2 28:12
  33:14 40:20 48:9
  48:22 51:15 93:19
  95:14,20 96:15
  104:16 106:9
  119:24 131:7,12
  131:18,19,20
  133:11 156:14
  169:14 175:9
  185:3 189:11
  208:11
differentiate 73:8
difficult 118:6
  141:2
difficulties 157:23
DIRECT 212:22
directed 159:22
direction 73:20,21
directly 49:16 57:21
  64:7 78:11 110:4
  112:3
director 99:14
  131:3 146:20
  156:5
disappearing
  173:23
discipline 44:9 55:6
  55:9,10 56:4,4,7
  56:10 92:17,22
disciplined 56:13
  93:16,21 94:2,10
disclose 111:23
disclosed 111:22
discontinued
  164:16
discovery 33:24
  35:2 121:9.15
  123:12,15,18
  124:15.16
discrep 11:23
```

discrepancies 12:5

```
discrimination
   46:16
 discuss 55:23 56:9
   97:22 98:1 114:6
   183:11
 discussed 89:6
   112:15 128:13
   151:3 183:10,18
   210:5
 Discussion 132:23
   144:9
 discussions 150:11
 disgust 84:13
 disgusted 84:15
 dislike 125:14
 disperse 74:17
 disputes 198:2
 disrespectful 194:2
 dissipate 176:12
 DISTRICT 1:1,1
 divided 28:11 99:11
 Dochney 2:7
document 21:23
   96:16 123:18
   126:12 128:11
   161:9 164:2,3,4,5
   165:1,2,4,11,14
  166:3 167:2
  194:16 199:1,15
  210:6,21
documentation
  39:19
documenting 153:5
documents 22:23
  121:15 122:21,22
  123:20 126:19
  127:10,20
Dodge 28:20
doing 9:4 36:6
  54:10 55:11 56:2
  57:15 64:16 86:5
  86:24 87:6 90:6
  103:2 116:11
  118:10,11,11
  119:16 125:14
  140:4 149:15
  151:14 175:16
  177:24 196:23
  201:11 208:2,3
dollar 45:11 175:7
dollars 26:13
donor 149:7
door 44:8 91:22
  92:7.9 179:23
  180:17
dot 209:18
doubt 84:18 128:6
```

```
178:4
 downside 208:14
 Doylestown 1:15
   6:3 8:5 13:18,19
   13:21 179:17,21
 drive 191:24
 driver 155:3
 drug 153:14,14
   155:17
 due 97:11 172:2
 DUIs 155:4
duly 4:7
 duties 203:3,4,4
duty 129:21 130:1,2
   130:6,8
dwelled 39:11
dwelling 25:16
dwindling 173:21
dying 50:18
D.C 196:8
d/b/a 189:13
         E
E 3:1,10 212:2
EAP 55:15
ear 191:21
earlier 5:12 9:7,11
  9:14 11:8 14:21
  21:9 39:11 50:2.7
  84:1 99:22 116:7
  147:21 167:20
  183:24 184:2
  201:2 203:12
  205:24
early 14:7 40:11
  184:18,23 187:11
earned 103:10
earnings 16:18,19
easier 87:20 88:5
  89:12
East 2:4
EASTERN 1:1
economic 41:6 88:9
  89:14 107:10
  115:16 172:2
  200:17 209:1
economics 33:7
  203:1
economy 50:11
  68:1,6 106:4
  115:1 118:22
  119:4 201:11
  207:6.11 208:14
education 147:16
  169:13
educational 6:9
```

effect 83:21 173:7,8

167:3 170:17	
195:3,16 198:3,13	ļ
200:2 211:17	•
employees 10:2	
14:22 26:23 27:4	
27:5 29:1 55:6	
95:21 98:16 112:7	
127:15 128:22	
130:13 132:18	
133:6 148:17	
169:3 189:7,20	
197:23 201:7,9,14	
197.23 201.7,9,14	
employer 130:5	
employment 53:8	
59:23,24 88:5	
153:6 158:23	
187:5	
empty 135:23 136:9	
136:12,19,24	
137:5 138:8,13	
137.3 130.0, 13	
encourage 47:7	
169:2,6,12,21	
encouraged 169:3	
169:4,8,19	
encourages 47:7	
encouraging	ı
169:16	
ended 53:4	
engaged 158:23	
208:13	
<b>Engle</b> 62:19,19 69:2	
69:4,8,15,18,19	İ
1 70:16.17 71:7.22	
72:10 75:4,24	i
77:16 78:7,10,21	
79:7,20,23 82:2,4	I
83:17 88:24 89:2	ı
90:5,8,9,12,18	
90.5,6,9,12,16	ı
94:24 95:12 96:2	Į
96:7,19,24 97:1	ı
99:11,15 118:12	l
118:16 119:3,16	I
119:17 120:6	ļ
190:7 191:1	l
Fnale's 82:16 91:2	Į
<b>Engle's</b> 82:16 91:2 91:4,7,10 119:18	İ
91.4,7,10 119.10	l
enjoy 200:2	l
enjoyed 200:6	l
enjoyment 78:2	l
<b>enlist</b> 62:18	
enrichen 11:17	l
entire 134:10,12	
entities 189:11	
entitled 131:6,12	
133:11 163:23	
entity 136:2 189:16	
100.20	
189:20	

s Ford, Inc., et al.
1
environment   169:11,11
equipped 178:9
especially 55:4
120:20
ESQUIRE 2:4,8
essential 98:18
estate 17:20,21,21
17:21 18:1 19:11 19:12,18
19:12,18 estimate 27:6 63:14
187:11 211:9
ethical 199:24
200:18
ethically 139:9
ethics 200:21
evaluate 37:16
evaluations 133:2
133:6
event 150:2 events 150:4
eventually 173:2 everybody 31:22
44:19,22 80:7
102:6 151:21
188:2 208:2
everybody's 128:2
everyday 127:13 evidence 212:7
evidence 212:7
<b>exact</b> 16:8 29:5 63:13 166:4
exactly 202:6
EXAMINATION
4:10
examined 4:8
example 19:15 27:4
28:5 81:6 133:13
153:19
<b>excellent</b> 172:20 178:24 199:22
exception 32:15
exchanged 159:12
excuse 27:18 41:7
51:24 68:13
128:24 142:10
193:18
execute 96:23,24
executing 210:20 exercise 201:6
Exhibit 3:24 164:1
exhibited 130:17
existed 9:16 67:19
<b>exists</b> 9:18
exit 3:13 163:16
166:5 211:17
exorbitant 18:24

**expect** 77:11

128:17 expectations 45:4 expected 168:12 211:1 expense 3:15 18:3 39:5,16,18 50:20 102:18 115:19 117:12,13 120:9 129:16 134:11,12 134:17 203:6 205:7 207:20 expenses 16:7 19:4 37:18 39:9 42:13 44:24 45:20 47:10 51:8 88:20 102:19 107:20 116:8 117:24 118:5,8,8 120:10 129:18 133:5 134:13,23 140:7 151:18,20 201:12 203:6 205:2 206:2,6,11 207:2,11,15 210:13,14,17 expense-based 118:1 experience 90:2 104:17,21 156:6 171:21 183:2 expert 79:14 197:9 197:11,12 explain 94:12 100:18 112:1 149:14 187:21 explained 100:20 explaining 94:22 152:10 Express 101:8 172:3,5 extent 65:16 96:11 147:1 extra 87:17 extremely 205:21  F F 212:2 face 84:14,17 faced 200:17 facetious 127:18,18 facilities 130:14	factor 107:5,6 factory 111:12     112:4 113:18 facts 36:7,8,9     73:9 factual 121:23 failed 43:11,16 failing 67:24 fair 7:13 24:2 3     37:15 49:3,5     54:15,21 74:8     84:2 110:9 18     158:19 167:2     181:3 196:6 fairly 16:10 29:     201:13 209:1 fairness 199:23 fail 119:10 false 33:21 35:3     36:4 73:9 74: familiar 109:16     163:16 165:2     187:16 198:11     210:5 family 47:4 86:     146:23,23 19: far 9:10 23:4 24     85:7 98:18,19     168:8 173:3 1     176:24 183:18 Fargo 40:22 fashion 105:6     210:16 fast 207:3 faster 209:9 father 65:19,20     66:8 84:2 fault 109:8 favorite 20:14 February 7:16 8 federal 35:2 10: 172:3,5 FedEx 138:16 feel 10:17 25:17     30:23 31:2 64 64:24 65:3 66 73:22,22 82:2 105:1,10,12 1: 130:20 143:23 147:12 15:15
faced 200:17	105:1,10,12 1:
facetious 127:18,18	130:20 143:23
facilities 130:14	147:12 151:15
facility 107:11 135:23 174:9	178:24 179:9, <b>feeling</b> 65:17
178:6,9,10 189:14	<b>feelings</b> 65:12
fact 66:4 81:1 92:19	84:10 90:4
94:7 98:2 103:10	fees 11:16
108:2 173:21	fell 105:17
194:1,4	felt 24:17 31:11

factor 107:5.6 factory 111:12,20 112:4 113:18,23 facts 36:7,8,9 63:16 73:9 **factual** 121:23 failed 43:11.16 failing 67:24 fair 7:13 24:2 30:15 37:15 49:3,5 54:15,21 74:5 84:2 110:9 157:16 158:19 167:23 181:3 196:6 fairly 16:10 29:6 201:13 209:11 **fairness** 199:23 fall 119:10 false 33:21 35:5,7 36:4 73:9 74:23 **familiar** 109:16 163:16 165:2 187:16 198:15 210:5 family 47:4 86:10 146:23,23 199:21 far 9:10 23:4 24:5 85:7 98:18,19 168:8 173:3 175:7 176:24 183:19 Fargo 40:22 **fashion** 105:6 210:16 fast 207:3 **faster** 209:9 father 65:19,20 66:8 84:2 fault 109:8 favorite 20:14 **February** 7:16 8:5 federal 35:2 101:8 172:3,5 FedEx 138:16 feel 10:17 25:17 30:23 31:2 64:20 64:24 65:3 66:2 73:22,22 82:24 105:1,10,12 125:3 130:20 143:23 147:12 151:15 178:24 179:9,11 feeling 65:17 feelings 65:12 84:10 90:4 fees 11:16

66:1,5,6,8,10,13 66:15,17 116:3,10 151:14 167:21,22 173:18 201:14 202:16 female 29:20 88:17 108:14 109:4,5,10 109:12,14,19 134:7 203:23 females 190:4 fewer 26:22 fight 115:14 figures 16:16 57:5 57:6 60:24 61:2 100:21 206:24 207:19,20 **file** 136:2,3,8 139:2 139:4,18 153:6 183:8 filed 40:2 46:15 58:23 filing 4:3 **fill** 116:10,16 171:10 **filled** 171:13 **finally** 119:13 financial 85:13 113:13 financially 98:11 101:24 find 20:12 49:14 157:4.6 finding 46:24 47:1 62:9 82:18 fine 5:24 14:9 113:8 186:11 195:19 finish 8:18 12:17 44:21 70:3 71:17 106:13 finished 70:5 72:15 72:15,18 143:4,9 197:3 fire 44:10 66:6 86:3 86:4 153:23,24 154:19 fired 83:5 118:21 firing 116:12 150:17 firm 174:1 first 5:3 6:13 35:20 36:2 48:8 59:22 63:11,20 77:13 87:5,8 94:13,18 123:17 129:12 138:4 144:6 153:10,15 154:3 182:13

five 30:21 178:23     180:16 fix 35:24 146:5 fixed 39:8 134:23 Fleming 1:22 flights 157:12 floor 26:18 39:22     40:12,13,20 102:4     127:24 Florida 74:2 179:17 flow 19:4 follow 63:24 96:23     167:22 following 117:9 follows 4:8 35:12     36:24 41:17 70:14     144:12 footprint 179:15 Ford 1:6,8,10,14     7:15 8:7,13 13:13     14:15 15:7,8,13     15:15,16,17,19     20:8,10 28:6,20     29:6,11,15 30:20     40:23 101:5,5     141:9 179:12,16     189:12 foregoing 212:9,20 forever 166:18 forget 28:19 125:18 forgive 66:20 form 4:4 10:20 14:4     16:21 17:13 20:21     24:7 27:24 31:5     31:14 33:11,13     34:17,22 35:17     36:12 37:9 41:22     42:10 43:14,22     45:13 46:2,18     47:15 50:4 52:15     52:21 53:19,21,23     56:23 58:13 59:10     60:5,18 61:8,15     61:21 62:5 64:23     68:3,10 69:22     70:19 72:1,14     73:11 74:13,20     81:10 87:2,22     88:7 89:4,16     92:11 95:2,7,16     97:13 100:4     101:16 102:11     103:17 104:9,20     106:7 109:21     112:18 115:8     116:5,20 12:12     122:5 124:16,18	126 131 133 137 140 147 150 152: 158: 166: 181: 183: 187: 192: 196: 198: 202: 205: format forme forth 142: forwar foster fosters found 45:2: forwar foster found 33:2- format foster found 45:2: format foster found 146: forwar foster found 33:2- 146: forwar 146: forwar foster found 45:2: format foster found 33:2- 146: forwar foster found 45:2: format foster found 45:2: format foster found 45:2: format foster found 45:2: format foster found 45:2: format foster found 45:2: found 33:2- 146: found 33

134:10 160:5,5,5 169:1 182:14 189:12,13 199:21 Freddie 204:11 freeze 188:18 frequently 18:23 Friday 78:10 friendly 157:4 friends 83:22 front 71:1 85:8 frontline 38:3 39:4 full 204:3 fully 11:11 133:24 208:13,13,15 212:7 full-fledge 137:7 full-fledge 137:7 full-time 195:16 function 153:1 functional 27:17 fund 137:13 funding 11:16 funds 11:18,20 funny 193:24 further 211:14 future 54:21 135:12
gained 177:13 Gary 181:2 general 30:14 42:23 43:1,4 44:3 91:24 99:3 101:4 116:15 119:16 143:18 163:9 172:5 180:5 180:7 183:1 188:7 208:10 209:6 generally 48:13 55:22 59:19 81:18 generate 10:6 26:8 gentleman 34:11 34:13 67:10 79:19 120:6 128:16 131:23
gentleman's
110:23 <b>Geoffrey</b> 15:9
George 6:10,11
getting 38:3 89:13 Gilbert 64:11 84:20
148:7 161:10

```
54:14,16 99:13,15
   122:22 133:23
   146:11 160:1
   167:21 202:19,21
 giving 4:19 162:9
 glad 78:18 160:24
 glass 64:17,18
 glow 62:3
 GMC 101:7 138:16
   183:4
 go 5:14,16,19 21:22
  22:14 29:3,7 30:4
  35:21 44:3 47:11
  49:6 50:1,2 55:14
  56:6 59:2,24
  66:22 68:23 70:9
  74:3 81:1 84:22
  85:3 86:6 89:14
  90:21 98:14,17,23
  99:10,17 101:6
  103:15,20 105:14
  106:18 107:24
  110:10 113:3
  119:4,12 122:15
  122:24 127:23
  129:13 132:11
  133:7,11 134:14
  134:16 138:22,23
  139:20,20 141:8
  141:11 142:10
  147:6 149:8,15,16
  151:24 152:1
  154:9,12 158:14
  159:4,7,8 162:5
  163:11 165:1
  169:2,3,4,8,10,16
  169:19,21 170:1
  175:3 176:2,3
  179:17 180:9,13
  180:22 181:10,21
  182:5 183:9 184:7
  185:9 186:19,20
  186:21,24 187:4
  189:21 190:2,5
  196:16 199:1
  202:1 203:16,17
  204:17,24
goal 10:1,3 25:14
  25:15 58:15 207:5
goals 10:14 117:8
  117:17,19
God 66:20
goes 81:7,7 148:11
  173:3 175:7
going 4:15 6:20
 8:16,22 20:19
 35:6,7 36:13 40:5
```

41:12 42:17 45:17 45:18 47:11,20 58:11 61:3 67:2 78:6 80:8 85:14 88:4 91:23 100:18 100:21 101:12 103:20 105:5 107:2 112:8 114:10,24 115:24 119:12,24 132:17 138:15 151:4 154:7 155:2 160:23 163:24 170:11 172:17 178:4,4 183:13,13 194:6 196:7 198:21 201:1,11 201:22 204:5,6 206:10 207:3 210:4 good 9:4 14:13 30:10,13,14,16,17 30:18,20,24 31:2 31:6,10,11,18,19 31:23 32:3,24 33:5 44:13 51:1,2 51:3,3,11,21 65:4 65:5,18 67:19 76:9 86:5 91:17 93:10 114:10 116:14,15 126:24 127:9 130:14,14 130:15 145:2 146:18 147:20 168:11 172:19 178:3,21 183:1 196:16 207:6,14 207:15 210:20
<b>good-bye</b> 67:9
gotten 178:19,20
grandchildren
108:7
great 6:1 19:7,8
43:8,9,10 78:12
180:20,21
greater 16:15 25:22
104:18
<b>Greg</b> 99:14
gross 39:8,12,13,14
45:1 59:7,14
85:14 111:18
117:21 134:22
207:4
group 55:23 81:19
96:18 107:12
160:5 182:14
206:23

girl 32:20 66:15

107:9 141:7 146:11 160:18

202:14

give 5:9 6:8 40:14

given 4:16,22 22:4

54:17 74:22 78:5

groups 120:22
grow 24:16 54:16
54:17 118:6
growing 39:15
106:24 173:14,15
grown 90:17 106:4
152:23 176:17
growth 14:2
, •
grunt 21:18
guaranteed 177:13
guaranteeing
177:24
guess 21:18 56:10
63:15,19 99:5
102:23 106:12
119:9,14 127:1
141:11 149:6
154:23 155:1
163:4
guys 142:8
G-E-O-F-F-R-E-Y
15:9
H
H 3:10

<u> </u>
<b>H</b> 3:10
<b>ha</b> 40:18 41:4 85:16
125:19
Hammonton 1:22
handbook 198:13
198:21 199:5
handed 40:16
handle 155:5
198:11
handled 92:2 98:3
<b>handles</b> 186:13
handling 136:9,11
hands-on 127:15
127:15
hang 71:15 137:24
139:1
happen 66:20
128:17 131:3
146:12
happened 8:4
14:10 20:7 75:9
97:15 178:16,16
happening 128:18
happens 83:4
127:21
<b>happy</b> 179:18
hard 39:13 52:13
128:4 164:13
180:16
harm 83:1
Harrisburg 15:20
hat 71:15
head 55:23 80:12

109:13 188:8 heading 137:13 healthier 139:6 hear 40:4 77:19 79:3,9 80:10,11 89:13 97:18 98:21 125:17 144:24 heard 5:18 9:7 26:20,20 38:8 40:1 64:20 66:5,8 66:16 75:6 79:11 79:22 80:8 87:11 87:13,15 91:20 97:21 128:13 181:8 191:8,16,18 191:19,21 206:22 210:8 hearing 35:1
b 75 0 00 47
hearsay 75:8 82:17
97:14
heart 83:23
Heart 00.20
Heavy 131:21 height 14:24 176:14 held 1:13 95:5
height 14:24 176:14
held 1:13 95:5
190:1 202:18,20
hell 45:2 96:13
106:9 141:2,7
188:19
<b>help</b> 9:19 24:16
63:18,19 126:14
153:2,2,3 177:7
177:16
helped 111:10
Hey 169:10 206:9
Hi 72:10 73:1,16
75:23
<b>high</b> 6:10,15 16:10
175:22
higher 18:23
highest 199:24
highly 29:6 34:11
hirable 167:4
hire 44:8 62:18
109:8 153:2 186:4
hired 88:24 91:10
118:12,13,16
119:3 120:5 188:3
hiring 116:12
118.21 120.6
118:21 120:6 150:16 188:18
150.10 166.18
history 59:7,15,21
60:3 153:16
hit 114:21
hitting 113:20
114:20
holding 17:6,9,19
23:6 24:19 25:5
23.0 24.19 25.5

45:9,10,11,16,17
98:16
Holdings 12:10,13 160:5
holds 83:7,8 94:24 Holland 15:7,8
23:14 28:10
163:14 210:18 home 128:1,3
179:17
homes 201:14 honestly 4:23
148:15 201:8 <b>Honesty</b> 200:22,23
200:24
hooked 154:23 hope 24:10 54:19
93:7 129:23 130:3
130:5,6,7 135:12 143:13
hopefully 51:3,3 106:22 114:15
hospitalization
51:2 <b>hours</b> 32:12 63:1,2
63:4 66:3,4 78:9
92:4,23 93:16,18
94:6,8 100:2
101:14 147:21,22
147:23,24 170:9 170:11,19 209:18
HR 122:22 127:11
150:14,18 151:2,3
152:17 153:1,2,2
153:3,5,21 154:3
154:19 156:4,6,11 156:12,13 158:16
156:12,13 158:16
183:8,11 198:12 <b>Huh-huh</b> 13:5
human 41:9
humor 142:10
hundreds 76:19
hung 130:21
hunter 109:13 hurt 101:23 147:17
husband 66:6,9,16
87:10,12 196:15
Hyundai 1:7 13:1,6
13:9,12,15,17
28:15 35:23 36:1 36:3 37:22 38:4,5
43:1 55:1 59:17
60:3 62:11 64:12
64:18 69:7,20 70:17 71:8,23
70:17 71:6,23 72:11 73:3,5
74:10 75:24 76:17

```
76:24 77:17,22
   78:11,22 79:8,20
   79:23 82:3 99:20
   100:13,14 103:8
   105:13,22 106:15
   110:22 111:12,16
   135:24 171:11
   173:13,14,15
   174:16,18,20,21
  176:1,9,15,17,19
   177:3,12 188:22
  189:7,9,13,14
  191:10 209:7,12
  209:15,16 210:24
 Hyundai's 175:6
idea 20:17 80:18
  183:19.20
identification
  211:18
identified 67:1 71:7
  76:5
identifier 82:16
identifies 81:23
  82:1
identify 15:6 23:4
  30:8,10 81:18,18
  81:20
identifying 76:16
  99:19
imagine 48:19
  80:16
immediately 117:12
implement 199:4
important 71:15
  171:7
impossible 118:7
improve 58:15
  113:16 117:11
  202:14,22 206:5
  206:10
improved 113:15
  117:10,20,21
improvement 101:3
  178:18
improving 39:13
inaccurate 34:9
inadequate 43:19
  43:24
incentives 113:12
  113:20,22 114:20
  114:22
incidental 5:6
incidentally 44:13
  128:22
included 116:11
```

including 16:12 31:23 206:9 income 16:12 17:10 17:18,23 18:3 19:1,2,8,21,24,24 20:1,5,18 22:7 25:18 51:2 59:7 59:14 111:20 137:14 148:10,11 153:9
incorporated 136:5 increase 54:14 113:14 118:4 206:6,7 207:2
increased 175:24 176:20 independent
138:12 indicate 185:18 indicated 99:22 162:4 170:6
175:11 indicator 54:21 individual 15:22 42:13 66:7 107:19 116:7 190:2 individually 1:7,9
85:18 industrious 196:16 industry 119:9 information 16:13 21:2 24:22 58:4 74:18,23 110:5 111:24 123:12
126:22 152:3 207:14 insignificant 209:11 insurance 5:8
integrity 142:14,19 143:11 144:16 145:10 146:6 198:14 199:2,4,15 199:18,23 200:7 200:11,24 201:6 203:4 204:15 intelligent 34:11 intended 167:2
Intensity 147:15 Intent 76:1 149:13 193:11 Intentions 76:8 Interest 18:20 19:5 113:13,21 185:18 Interesting 43:6
149:9 <b>nterfering</b> 55:18

interject 123:22
interrogatories
121:20 122:8
123:19 125:23
interrogatory 126:5
interrupt 29:9
interview 135:21
investigate 75:9
investigated 82:18
investigation
153:22
involve 61:18
153:21,22
involved 4:21 10:9
25:7 45:4 83:12
120:22 127:14
198:12
in-service 111:13
issue 17:3 55:13
66:7 80:7 141:10
157:22
<b>issues</b> 57:20
156:12
item 209:13
J

**Jack** 128:7 Jacqueline 109:16 **janitor** 37:20 **janitorial** 163:12,15 **January** 188:22 189:19 **Jeep** 28:20 Jersey 1:22 iob 6:23 9:4 24:16 29:18 30:16,17,18 30:20 38:1,12,13 38:15,16 43:8,9 43:10 44:13 50:23 50:23 51:1,11,14 52:11 54:11,18 55:12,19 57:4,15 57:23,24 58:1 59:8 61:18 63:7,8 63:9 66:3 67:12 76:10 86:5,6 88:5 90:6,6,10,12 91:2 91:4,6,14,17 94:24 95:12 98:12 100:7 101:24 102:1,3 104:18 107:19,24 109:11 109:15 116:9,11 118:10,12 127:22 134:2.3 140:5 147:20 148:20 158:12 162:13,17

163:8 165:22 166:1,1 168:8,10 170:4 171:20 173:17 174:11 177:14.20 178:4 180:16 181:12 184:13 187:13 197:1 200:11,16 203:21 204:6 210:20 jobs 111:9 140:4 168:16,20 184:22 197:1 203:11 Journal 10:3 **July** 186:17,20 June 119:14

Κ KC 183:4 **Keenan** 73:17 keep 78:3 100:1 101:14 135:3 194:10 205:16 **keeping** 93:16 204:15 Kennedy 2:7 kept 44:3 84:10 172:21 key 138:24 142:12 144:15 keys 40:14 Kimmel 2:3,4 3:6 4:12 9:3,6 10:22 11:1,5 12:21 14:6 16:23 17:15 18:16 21:1 24:12 28:2 31:8,16 33:12,19 33:23 34:2,5,10 34:20,23 35:8,18 36:2,14,16,19 37:12 41:24 42:5 42:16 43:18 44:2 45:15 46:5,14,22 47:17 50:6 52:17 52:23 53:5,10,14 53:20,22 54:1 57:3 58:21 59:13 60:9,20 61:11,17 61:23 62:8 65:2 65:23 67:21 68:5 68:14,17,21 69:1 69:24 70:3,7,10 70:21 71:6,20 72:5,17,21,24 73:2,5,15,17 74:1 74:15 75:1 77:10 78:3,13,18 79:1,9

79:13,18,24 80:6 81:12 82:10 87:4 88:2,12 89:8,18 92:13 93:23 94:5 94:9 95:4,11,18 97:17 99:3,9 100:9 101:20 102:15 103:23 104:11,24 105:4,8 106:11 110:1 112:19,22 115:12 117:1 118:19 121:14,19,22 122:2,9,13,19 123:21 124:2,6,11 124:18 125:1,5,11 125:17,21 126:4 126:13,17 127:8 129:1,6 131:14 132:6,20 133:1,18 136:21 137:3,16 137:22 140:2,20 142:3,23 143:3,8 144:7,20 145:9 146:1 147:11 148:24 149:18.23 150:13 151:17 152:15 154:5,9,14 154:18 155:14 156:3.18.21 157:2 158:6 160:18,22 161:23 162:20 164:18,22 166:16 167:9,12,16 175:20 181:19 182:23 183:22 184:6,16 185:1 187:15,24 188:10 188:14 190:13,18 190:23 191:4 193:8,15,18,23 194:13,18,21 195:1,13 197:2,7 197:19 198:20 200:14 202:9 204:22 205:15,23 206:19 207:13 211:13 kind 5:7 10:3 44:5 58:15 63:17,19 65:11 125:2 149:6 153:16 159:14 164:19 204:4 knew 49:17,17 64:3 64:4 83:21 112:10 122:12 171:6

202:11 206:17 207:3,4,4 know 5:22 9:4 11:19 12:8 16:14 18:7 24:19 25:8 25:12,14,14 26:18 26:18 28:3 29:3,5 29:7 31:18 32:5 35:3 36:11,20 41:11 44:12 45:22 46:8,10 47:2,23 48:1,7,9 49:8 50:8 51:19 52:10 55:12 56:4,8 57:14 60:23 63:23 64:1 64:5,17 66:18,22 67:10,16 68:11 69:2 71:7,15 72:2 73:6,13,19 75:11 76:1,19 78:6 80:20 82:15 83:19 84:24,24 85:4,6 86:7,7 87:12 88:8 89:10 90:16,17 91:18 94:13 95:13 97:19,21 98:12 99:21,21 100:23 103:13,24 104:14 106:24 108:10 109:6,7 110:4,14 112:7,9,12 113:24 114:4,24 115:9 116:23 117:6,7,22 120:13 122:20,20 123:10 124:1 125:8 126:14 127:6 128:13 131:19 138:5 142:7 143:6 148:15 151:23 155:2,4,19,23 156:1,4,6,8,13,14 157:14,18 160:7 160:12 162:1,11 162:13,23 163:8 164:5 166:18 168:7 169:4,8 170:11,13,15,22 170:24 171:1,16 171:20 179:7,8,11 179:23 180:14 181:1,22 186:12 186:14 187:6,11 188:1 189:2 190:3 190:4 191:19 192:21,23,23 193:9,12 195:5,20

196:18,21 197:17 199:11 201:19,22 202:5,6,19 204:12 210:2,11 211:4 knowing 32:5 63:21 85:7 152:2 185:11 knowledge 28:7 58:10 69:11 74:22 99:16 153:11 162:12 188:17 209:8 known 8:12 23:23 69:19 70:16 139:17 150:18 177:3 knows 48:21 83:16 83:23 122:12 124:11 128:18

L labor 156:15,15 lack 33:20 38:4,5,7 153:9 166:6,7,20 166:22,24 lacking 57:7,10 laden 35:5,6 lady 168:6 laid 67:6 116:18 117:3,4,5 152:21 153:11,17 174:6 178:18 183:5 188:21 189:6 Langhorne 15:16 15:17 179:12,16 **Lanzetta** 182:1,7 large 176:21 larger 105:2,12 106:20 107:11 208:4 largest 28:10 40:12 40:12 lasted 40:1 98:2 late 13:24 90:22 131:1 187:12,12 lateral 103:10 laterals 103:1 laugh 20:19 193:15 **laughing** 193:20 194:1,3,4 laughter 193:16 law 133:12,23 lawsuit 5:1 lawyer 124:9 lax 56:3,3,7 lay 33:23 35:19 115:22 **laying** 43:20

183:17 186:4,7,9

lauman 100:10
laymen 100:19
layoff 152:18
layoffs 28:24
132:10 181:13
210:18
layperson 123:24
124:2
lazy 66:17 87:11
lead 32:23 44:10
51:4 91:12 149:15
leader 32:22 44:11
leadership 24:14
51:2,3 130:14
learn 75:6 95:12
97:2,4,5 194:22
learned 202:7
learning 75:3
leave 47:4,12,20,23
40,04 54.7 00.00
49:21 54:7 62:22 66:12 86:20 88:4
66:12 86:20 88:4
89:1 111:5 113:5
113:7 115:4 148:1
148:2,8,17,19
150:2 183:6,10,14
100:10 04 104:0
183:18,24 184:2
184:18,23 189:1
201:24
leaves 163:20
left 7:6 40:9 50:10
69:15 74:16 111:5
111:6 134:5,5
120,02 470,42 44
139:23 172:13,14
174:17 188:6,18
legal 151:6 155:7
155:11
lender 40:12
length 112:13,16
lesser 161:3,14,21
100.101.5,14,21
162:10,11
letter 40:7,11
138:17 172:2
185:20,22 192:2,4
192:7,9,14,18,21
193:9,12 194:6,9
104:11 11 105:2 5
194:11,11 195:2,5
195:9,14
letters 201:13,17
letting 57:14 133:7
133:11 134:14
184:7
let's 8:23 51:15
EG-0 00:00 70 04
56:6 66:22 72:21
77:19 79:13 87:8
111:6 113:4
122:23 153:18
154:9 167:12
175:3

level 14:12 32:24 56:15,18 140:3 143:17,21 147:15 158:4 176:20 177:8 179:1,12,22 180:1 202:18,20 203:3 levels 57:22 131:20 131:20 207:10,10 license 155:3 lie 170:12,16 201:15 life 53:3,4,7 78:1 85:17 87:20 88:5 lifting 131:22,22
light 12:7 129:19 lighting 129:20 liked 48:13,18,24 96:23 likes 95:21 Limerick 181:23
limit 155:23 Linda 154:21 158:14 159:21 192:10 199:14 line 40:21 102:5 196:10 207:11 Lipski 2:7
listed 211:1 listen 80:9 169:15 196:7,11 listening 78:3 79:2 literally 58:8 125:7 litigation 22:24 124:10
little 6:8 14:21 24:24 66:13 71:9 95:20 97:24 131:5 132:4 209:16 live 94:8 171:5 179:17 lives 179:16
living 208:23 load 66:9,10 loans 127:9 location 189:7,9 locations 157:13 long 8:1 30:1 32:1 35:6 58:24 98:2
130:15,21,23 131:5,5 132:8 171:5 181:3 182:7 182:12 199:14 <b>longer</b> 40:1 53:18 67:2 135:14 172:9 172:17 173:11 174:5 209:1

```
long-range 10:3
   long-term 9:24
   look 19:7 20:23
     22:14 39:12 41:8
     44:18 60:7.22.23
     60:23 62:3 84:13
     84:16 85:10,20,21
     107:19 110:15,17
     117:16 132:11
     161:7 164:11,14
     168:19 174:2
     176:3 180:13
     181:21 189:2
     190:2 197:3 206:9
    210:2
  looked 19:10 37:17
    38:3,4,6,7,9 39:4
    39:6 40:22 42:12
    44:22,22 58:8
    102:1,17,17,18
    116:6 119:11
    128:14 134:2,3
    163:12 203:15
    211:7
  looking 30:19 32:5
    65:8 85:22.23
    128:19 129:17
    138:6 142:8 168:9
    203:18
  looks 19:1 206:1
  lose 39:22
  losing 88:5 177:19
    178:4 196:10
  loss 27:9 37:16
  losses 38:8 151:20
  lost 27:13 101:7,7,8
    101:9,9 119:20
    142:12,12,13,14
    142:17 144:15,15
    144:16,17 177:14
    189:1 208:18
  lot 19:2 22:11 24:17
    26:11 28:18 29:16
   45:2 90:4,4 93:3
   98:10 102:3
    104:16 106:9
    108:13 111:6
   120:19 121:6,6
   124:6 139:23
   141:3 146:7,12,21
   151:24 159:8
   169:3 177:13
   183:1 189:1
   196:12 203:6
   208:11 209:6
   210:15
lounging 27:19
```

lousy 39:13,14 love 86:9,12 low 14:12 176:15 lower 124:20 loyal 32:1,19 129:22 loyalty 130:8,12,17 М machine 69:16 74:16 machines 75:3 mad 101:22 mail 80:15 81:22 99:18 mailer 76:5 mailers 71:9 **main** 170:6 maintain 172:23 173:19 maintained 106:19 maintains 176:7 maintenance 77:21 78:1 209:16.19.21 majority 27:10,11 making 22:19 60:13 76:8 114:19 135:14 140:4 146:8 150:1 177:3 203:15 male 29:19,21 88:17 171:18 **males** 190:4 maliciously 83:2 **Malloy** 15:11 23:18 24:10 man 34:12 66:10 67:10 76:9 92:5,6 141:6 146:13 manage 23:19,21 38:1,2 105:1 management 9:16 9:18 10:4 11:16 16:7 manager 27:22 28:4,6,9,22 29:6,9 29:10,10,12,13,14 30:7,13,14 31:10 31:20 32:3 33:5,9 35:14,22 37:2,24 38:10,11,11,18,21 38:23,24 39:2,3 41:19 42:22,22,23 43:2,4 49:20,24 51:9,11,14,18 52:1,6 54:2,4,24

59:5 62:11,20

69:8,10,19 70:17 71:8,22 72:10 73:2,5,17,18 74:1 74:10 75:5 76:9 76:16 77:17 78:7 78:14,22,23 79:8 79:10,12,20,23 80:12 81:4,8,20 81:21 82:3,12 91:18 92:1 96:18 99:20 102:2,8 105:19,22 107:11 107:22,23 108:22 109:4,11,19 110:2 110:3,7,22 111:15 116:15 119:16 120:13 129:9 134:16 162:18 168:13.17 171:10 171:22 172:13 173:16 180:3,5,7 180:7,8,9 182:9 184:14 186:4 188:7 190:8,17,19 190:21.22.24 191:2,7,16,24 208:8,8,10 managers 28:13 29:3 30:3,24 31:3 31:12 44:3 98:23 102:9 103:13.19 104:1 108:3,14 109:1,5 134:7 159:3 163:9 168:9 168:11 191:22,23 206:9,17 manager's 38:1 **managing** 23:9,12 23:22,24 manifestation 84:7 manner 33:22 manual 95:23 97:1 manuals 163:21 manufacturer 208:24 209:4 manufacturers 81:17 119:12 Marcy 1:16 212:14 margin 25:12 mark 167:13,14 marked 3:24 164:1 211:18 market 2:8 25:18,21 58:16 168:8.10 marketing 99:17 172:18 Marsh 7:15,17,23

8:7 mass 71:2 75:20,2 master 128:7 material 63:18 materially 83:1 materials 197:8 maternity 47:20 88:4 115:4 148:1 148:8,17,19 183:	
183:10,14,18,24 184:2,18 <b>Matt</b> 38:11,19,20,2 64:11 98:3 99:13 116:13 192:13 203:5 <b>matter</b> 193:24	
212:9 matured 90:17 McCafferty 15:16 15:17,19 179:12 179:16 mean 24:15 25:19	
32:10 45:10 53:3 55:10,11 56:7 65:24 74:10 78:16 86:16 89:22 96:15 120:17 121:15 122:12,16,20 134:10 141:8 145:22 151:1 152:6 180:21 209:2	5
meaning 11:21 156:12 162:7 167:1 means 37:13 53:6	
54:15 91:21 96:13 100:19 115:10,13 212:22 measure 87:6 mechanic 6:19,23 7:8	
mechanics 104:15 104:16,16 106:21 208:7,7,13,15 Mechanicsburg 15:20	
meet 55:22 62:9 126:21 147:24 206:8,23 meeting 60:10 61:4 206:21	
meetings 201:10 memory 126:24 127:9 men 30:21 102:3 mentoring 97:5	

, , ora, ino., or an
Mercedes 73:17
merged 139:6
message 71:22
72:10 77:12 83:4
145:19,21
messages 69:15
70:1,22 75:2
99:18
met 97:8 111:21
115:6 117:7,18
158:8 207:22
210:11 211:4,5 Michael 182:1
Michener 146:20
Michigan 7:24
Mike 30:19
mile 177:23
milestones 111:13
million 20:9 25:1,23
25:24 26:4,6
34:12 76:22 124:3
124:6 138:19
142:8 163:11
mind 9:13 10:16
32:3 48:22 115:3
189:18 201:21
minimal 91:24
Minniti 30:19
minute 44:21 164:4
minutes 154:8,11
154:12
mischaracterize 41:14
misconstrued 18:6
18:8 96:12
mislead 125:9
misleading 123:24
misrepresented
73:22
missed 77:20 80:19
81:2
mistake 75:3 76:3,7
76:17,18,20 83:15
mistaken 82:3
misunderstood
38:19
Mitsubishi 52:2
54:3 55:1 103:7
105:20 148:10
moment 143:16,23
145:10 149:18
160:18 175:3
188:10 198:22
210:4
momentum 100:6
Monday 78:10
money 10:6 19:13

20:12 22:19 25:20 29:17 44:18 83:12 103:11 112:3,9 114:9,20 124:7 127:2 134:24 140:4 141:20 142:6 146:6,9,9 146:10,12,15 148:15 154:22 203:2 month 10:5 14:20 14:21 56:19 59:19 59:20,21,22 77:7 114:11 140:7 206:24 209:18 monthly 55:22 58:8 80:17 months 47:11 59:6 59:6,14 60:2 88:3 116:17 117:2 118:21 180:4,9,22 186:18,22,22,24 187:2,4 201:24 morale 50:15 morning 38:8 91:22 92:7 117:20 127:14 189:3 210:5 mortgage 18:19 19:6 20:6 135:4 136:4 137:5 Morton 21:7,8,8 22:3,4 127:22 motivator 177:21 177:23 Motors 101:4 172:5 183:1 209:6 move 34:24 55:4 103:4,7 106:16 107:17 136:3 152:16 173:13 178:6 moved 172:8,10,11
178:6 <b>moved</b> 172:8,10,11 173:4,17,20 174:13 176:15
180:5 noves 204:3 noving 102:24 Museum 146:21 Muzyczka 1:17 212:14
N
N 3:1 212:2 naive 88:15

82:16 99:19
109:16 110:23 111:1 146:22
180:22
named 30:21 143:22
names 151:4 163:8
190:4 <b>natural</b> 55:2
nearly 52:5
necessarily 56:2 need 26:14 42:7
50:21 66:14 68:14
68:17,19 94:13
97:9 107:22,22 110:15 114:1
126:14 134:15,16
140:6 149:18 150:2 154:5,7
156:18 160:24
167:9 170:13,14 206:10 209:22
needed 35:23 92:6
needed 35:23 92:6 96:24 107:20,21
136:2 151:18 needs 10:17 107:3
negative 84:20,23
neglecting 78:1 neither 84:19
net 25:8
never 4:22 5:9 7:7
11:20 26:16 50:8 52:11 58:14 61:24
62:2,13,15 74:23
76:8 82:12,18 85:2 89:20,24 90:1 91:20 93:21
90:1 91:20 93:21
94:9 110:8 111:22
138:23 152:19,21 152:24 153:16
162:7 169:18
183:10,18 191:8 191:16,18,20
202:18,20
1:22 10:4 15:7 15:8 23:14 28:10
38:9,10,11,23,24
39:4 153:3 163:14
172:18 173:22 178:9 180:8
210:18
newborn 196:13
news 67:2,5 160:1 newspaper 135:21
Newtown 6:11 7:18
7:19

nicely 145:12,13,16

	nicer 178:11
	night 90:19 91:23
	Nobody's 63:9
	nod 105:5
	non-performance
	153:12
	non-pregnant
	88:16,17 131:7
	non-professional 61:13
	Norman 74:1
	Notary 1:18 212:17
,	note 11:11
	notes 212:8
	notion 108:19
	November 40:10,11
	number 3:12 16:8
	25:23 29:1 36:4
	37:15 58:16 98:16
	104:13 106:20
	128:2 180:15 189:2 211:4,5
	numbers 27:3
	58:11 115:6
	117:19 211:11
	numerous 6:12
	138:7
	<u> </u>
j	O 212:2
	<b>Obama</b> 141:9
	object 34:16,22
	35:1,4,5,7 42:10 53:22 113:23

0
O 212:2
<b>Obama</b> 141:9
object 34:16,22
35:1,4,5,7 42:10
53:22 113:23
<b>objected</b> 37:9 70:8
objecting 33:12
72:17 124:16
objection 10:20
14:4 16:21 17:13
20:21 24:7 27:24
31:5,14 33:11
34:19 35:17 36:12
36:20 41:22 43:14
43:22 45:13 46:2
46:12,18 47:15
50:4 52:15,21
53:19,21 56:23
58:13 59:10 60:5
60:18 61:8,15,21
62:5 64:23 67:15
68:3,10 69:22
70:19 72:1,14
73:11 74:13,20
77:2 81:10 87:2
87:22 88:7 89:4
89:16 92:11 95:2
95:7,16 97:13

15:19 73:24 81:4

name 4:13 8:10

99:5 100:4 101:16 102:11 103:17 104:9,20 106:7 109:21 112:18 115:8,10 116:5,20 118:15 121:12 122:5 124:18 126:1 127:5 131:10 132:3 133:16 136:18 137:11,20 139:22 140:15 141:24 145:5 147:5 148:22 150:6 151:11 152:5 155:9,22 158:2 166:11 175:14 181:15 182:19 183:16 184:4,9,20 187:9,20 190:10 193:4 196:20 197:15 198:17 200:9 202:4 204:20 205:9,13 205:19 206:15 207:8 objections 4:4 objective 56:20 obligated 200:3 obligation 130:13 obligations 86:19 observe 159:7 obtain 7:2,4 obviously 73:18 117:10 occasion 93:9 107:7,10 160:10 occasionally 157:20 occupied 17:22
occupied 17:22 133:13 192:20 occur 117:22,23
occurred 117:22 178:18
178:18 October 28:24 29:4 30:4 40:7 47:22 54:7 56:12 98:17 98:23 110:10 119:7,8,17 132:1 132:9 162:3 181:13,20 185:10 186:21 190:8 195:17 200:7 offer 40:17 100:7 110:10 138:3 148:16 184:12 186:5 192:1,18

	,	
99:2 187: offerin office 159: offices offset Ofner:	3 173: 13 1g 192 64:16, 10 5 1:14 151:20 39:2 19:21	:24 17,18 ) 125:18
5:11, 7:7,1 8:15 10:16 12:4, 13:18 21:13 22:12 23:15 22:2, 28:8, 31:24 33:4 43:19 50:14 52:4, 55:20 64:60 68:87 74:4, 75:22 77:11 80:24 82:13 85:58 92:2, 93:11 94:20 96:2, 99:22 103:11 118:11 118:11 118:11 118:11 118:11 118:11	.14,17 0,13 8 9:10,1 6 11:3, 9,19 1 3,23 1 24 16: 18 18: 3,21 2 3,22 2 2,16 2 5 24:2, 8 26:1 14 32:1 9 47:2 1 51:6, 19 54: 19 54: 19 54: 19 54: 19 54: 172:8 7 172:8 7 172:8 7 176:3, 17	6:1,16 :1,8,10 7 22 3:1,14 4:11,13 2,24 1,7,10 1:2,8 2:3,7 3:10,12 0 27:8 24 0 33:1 35:20 49:6 61:12 3:16 8,9,18 11,15 82:11 :10,16 90:15 0 93:8 :12,14 :21,24 7:3,8 110:5 1:2,8 23 110:5 1:2,8 24 25 26 27 27 28 29 29 20 20 21 21 21 21 21 21 21 21 21 21 21 21 21

```
39:20 120:11
   137:7
 operated 6:22
   134:9 189:14,15
 operates 191:10
 operation 25:12
   60:14 98:18
   136:15
 operational 206:23
 operations 24:5
  30:11 55:23
  203:20
opinion 26:12
   169:18 190:7
opportunities
  54:17 57:10,12
opportunity 54:16
  55:3 102:13
  104:18 107:13,14
  107:15,16 146:14
  149:8 165:19
  184:12 186:1
  202:19,21
opposed 27:3 33:8
  35:14,22 37:2
  41:19 45:10 89:14
options 86:7,8,10
  86:11
Oral 1:13 211:20
orchestra 44:11
order 18:22 52:9
  115:19 151:20
  204:8
orders 77:7
organization 10:13
  10:24 11:2 54:4
  103:6 134:10.12
  136:15 162:21
organizational 11:9
organized 9:10
  135:8
orientation 153:3
originally 13:15
outperform 25:18
outside 96:1 120:19
overly 149:14
overnight 119:4
oversee 9:18
owned 14:16 19:10
owner 6:23 8:5
ownership 12:9
owner's 10:15
owns 13:9,11
OxyContin 154:23
  155:1
```

```
page 3:3 164:5,12
   198:13,22
 paid 11:16,17 16:5
   16:6 17:6 20:10
   102:4,5 113:18,23
   114:13,15 148:2
 painful 205:11,12
   205:16,21
 pains 14:2
paint 6:24
paper 19:22 26:18
papers 136:2
paragraph 160:23
   161:8,12
Pardon 7:3 31:1
parenting 130:7
part 9:12 11:13 38:9
  66:24 77:17 84:21
  87:5.8 111:23
  116:3 128:20
  130:6 172:21
  189:9,10,12 200:7
participate 121:8
  198:3
participated 188:4
particular 80:23
  81:19,23 132:13
parties 4:2
partner 7:15 8:8
  15:8 23:9,12,22
  23:24 24:4 179:16
partners 13:4,4
  15:3 23:13
partnership 19:15
party 112:9
part-time 6:21
passive 16:12,19
  25:18,19
path 169:1
pathetic 19:9
Paul 110:24 188:24
Pause 149:21
  160:20 188:12
  197:5
pay 10:4 19:1,6
  54:14 77:6 86:4
  89:13,21 90:3
  166:9 179:9
  192:19 208:23
payable 163:12
payables 129:18
paying 19:2 20:2,3
 86:21 102:6
 136:13.14.14.24
 209:4.10
payments 111:12
payroll 116:12
```

operate 11:24 24:3

153:3 peers 120:24 penetration 44:17 Pennsylvania 1:1     1:15,22 2:5,9 6:3     6:10,11 7:18,19 pension 195:3 people 10:7 24:16     26:18 28:12 32:16     32:21,22,22 38:1     42:19 43:10 44:8     44:9 50:24 51:3     54:17 55:3 56:1     56:16 60:13 66:21     66:21 67:6,9,17     71:3 77:12 80:15     80:19 83:22,22     96:1 102:24 103:4     107:3,6 110:9     111:6 114:1,6     118:10 131:6,7     132:15 133:24     134:1,4,5,14     138:5 139:23     145:12 151:5     152:21 153:2,8,12     153:17 155:3     159:8 178:3     180:20 185:21     186:12 188:21     189:1 190:3     196:12,24,24     204:16,18 206:23     208:10 210:15 people's 75:2 89:21 perceive 72:9 percent 10:5 12:11     13:8 14:16 15:16     15:20 16:9 19:17     25:15,16,17 26:6     26:8 27:7 45:1,2     58:17,18 102:5,5     102:6 105:15,15     106:15,16,16     134:19,20 207:4,5     207:19,19,23     208:1
perceptions 66:24
perform 129:9
153:1 179:1
202:17 <b>performance</b> 54:20
54:21 55:23 56:16
57:4,7,23,24 58:1
84:20,23 85:7,8

113:20 133:2,6 170:7 187:18 188:1,5 202:15,18
202:20,22 203:1
performed 167:20 performing 45:4
59:8 85:10 87:18 179:5,12,20,22,24
180:15,15
performs 180:19 period 22:15 25:9
32:2 67:8 80:20
105:20 120:20 121:3 140:18
152:24 181:4,4 189:24 196:22
199:14 208:24
permanent 166:6,7 166:13,13,18,19
166:20 167:1
permitted 27:20 person 29:19,22
39:2 42:24 45:24
47:2 48:14,20 49:2 58:6 62:12
67:1 75:15 80:11
81:4,23 83:3,7,19 96:1 100:23 116:9
116:10 118:11 125:15 127:17,19
142:13,13,14
144:16,16,17,22 145:2 146:19
150:9 154:20 155:2,16 158:16
155:2,16 158:16 159:22 160:4
180:22 181:1,24
182:2 185:21 198:10
personal 21:11,13 55:18 65:10 66:7
151:23 157:3
personally 5:5 38:14 56:20 66:10
168:18 198:4
199:8 <b>personnel</b> 41:9
60:14 153:6 172:11 183:8
210:17 211:8
persons 133:10 perspective 28:14
36:7
ph 109:17 181:2 Philadelphia 1:22
2:9
phone 74:9 75:14

76:20 80:12 128:1	   F
128:3 146:4	ן י
phones 129:18	١
phrase 57:12 phrased 37:8	p
PHRC 45:22 46:8	
46:10 186:8 <b>physical</b> 55:11 84:7	p
pick 116:8 173:18	p
210:16	
picked 100:16 208:18	
picking 101:17	
Pike 1:22 2:4 Pio 181:2,3,24	
182:4,17	
place 75:2 90:20	
115:20 119:14 129:14 138:19	
141:13 153:1	
172:13,14 203:21 205:1	
placed 109:14	
places 118:9	
plaintiff 1:4.2:6 161:3,11,13	
plan 39:22 40:12,13	
40:21 102:5 115:23,24 116:3	
132:14 171:6	
plane 157:13 plans 150:1	
plate 116:14	p
play 77:14 78:15,18	
78:19 <b>please</b> 6:1 9:17	po
34:5 35:9 36:19	po
36:21 66:12 70:11 90:9 112:2 136:24	po
167:7 169:15	po
188:10 204:11	po
plenty 138:5 plus 111:20	po
pockets 39:21	"
<b>point</b> 20:3,6 33:2 50:17,17 57:16	pc
58:15 68:8,11	pr pr
71:2 75:18,20	pr
81:15 117:11 129:12	pr
points 176:20 177:1	
177:6 178:17	
policies 158:22 policy 111:23	!
198:14,14 199:2,4	
199:19 200:7 201:6	pr
ZU 1.U	μı

47:2,8,22 62:10 62:12 63:12,21 64:4,8,21 84:6 85:4 88:3,16,17 104:12 108:3 116:17 117:2 131:6,16 160:4 161:11 162:5,14 170:23 183:13,18 185:4,4,9,12,16 190:1 201:24 202:6,7,12 203:24 204:4,5
premium 102:4 prepare 21:2 22:21
prerecorded 71:2
present 64:13
150:11
presented 21:23
143:14
presenting 36:6 president 23:6,24
141:9,9,12 146:19
pressure 87:17
pretty 4:22 10:11
19:9 118:6 127:9
141:2 150:9
164:13 176:7,21 178:3 196:7,11
208:23
previous 59:20
156:6 171:22
previously 3:24
112:11 149:24
pre-record 75:17 pre-recorded 73:7
73:9,13
price 177:14
prided 153:16
primarily 116:11
primary 87:15 principle 9:22
10:11
principles 167:22
prior 22:20,23
30:17 33:3 48:13
49:9 56:12 132:1
132:9 170:23,24 183:12 191:12
probable 45:23
46:10
probably 8:22
13:24 14:23 24:8
30:2 40:6 45:6
51:22 54:19 55:2 65:8 70:24 73:6
77:4,4 81:22
,

198:23 real 8:15 17:20,21 17:21,21 18:1 19:10,12,18 177:21,23 realize 41:1,2,5 really 18:3 20:22 23:8 32:8 33:17 38:24 63:23,24 119:6,10 125:10 134:24 152:23 153:11,15 177:8 177:22 194:1 209:19 210:15 reason 54:8 67:23 114:9,20 118:20 149:3 151:9.21 162:2 183:23 201:23

reasons 151:4 172:2 204:13,14

204:14 rebuilding 98:11 recall 4:24 29:5

	86:16 88:23 92:3
i	
	96:6 103:11
i	106:15 108:10
1	109:3 110:17
	119:8 128:2,14
	129:15,15,17
ı	129.10,10,17
	130:23,24 133:22
1	134:8 142:11
ı	144:14 154:21
١	144.14 154.21
ı	163:7 174:2,10
ı	178:23 179:9
۱	
ı	180:4,11 181:5,7
١	181:11 189:2
I	196:16 208:1,1
ı	
ı	<b>problem</b> 5:22,23
ı	8:16 34:12 49:14
I	120:2 157:19
١	
1	170:7 205:6,7
١	problems 41:6 55:6
	55:18 171:1
1	procedures 96:22
İ	proceedings 212:7
ı	process 95:23 97:1
l	produce 134:21,22
ı	
ı	produced 121:9
ı	product 20:11
ı	177:4,7
l	production 123:20
l	
ı	126:19
l	productive 57:18
l	202:15
ı	
ı	productivity 111:18
ı	professional 1:17
ı	157:6,7 158:4
l	212:15
l	
ı	profit 10:5 25:8,13
ı	35:24 37:16
ĺ	117:21 130:16
ĺ	134:22
Ì	profitability 16:6
	25:21 38:4 39:17
	101:3 113:15
	117:10,11,14
	133:9 134:18
	151:19 203:13,18
	profitable 51:1
	MICHANIC 01.1
	115:19 130:15
	136:1,15 172:9,21
	203:20
	program 55:17
	77:18
	progression 55:3
	projections 210:11
	projections 2 10.11
	<b>promise</b> 149:12
	promote 108:13
	promoted 49:18
	52:1 54:15,24
	04.104.10,24

107:22 100:12
107:23 108:12 190:7,11
promotion 103:11
promotions 103:1
proof 154:2
properly 10:2
properties 19:14,20
19:22 138:6,8,11 property 18:18 137:17,23,24
137:17.23.24
138:13 139:1,19
propped 30:14
protect 196:23
197:1
protected 204:6,12 protection 133:12
prove 91:14,17
proven 36:5
provide 51:1 80:24
130:14 164:19
177:9 provided 121:15
197:9 198:22
proving 91:16
<b>public</b> 1:18 6:10
119:8 212:17
<b>pull</b> 66:9 <b>pulled</b> 66:10
purely 115:16
purpose 12:3 93:21
purposes 8:17 20:1
153:6 155:6 189:15
pursue 169:1
put 25:20 26:12
28:14 29:16,19,22
71:1 105:5 146:9
167:12 170:16,17
183:6 184:13 <b>P.C</b> 2:3
<b>p.m</b> 1:16 129:3,4
156:23,24 211:21
Q
qualified 29:17 109:9 170:4
qualifies 156:4
qualify 37:24
qualities 143:22
144:5
quality 14:8 95:23
97:1

quasi 38:11

**question** 4:5 11:6

12:18 16:2 31:10

32:4 33:13,13,14

33:15 34:4,9,13

1
34:14,17 35:9,13
36:12,20 37:1,6,8 37:13,15 41:6,11
41:18 42:4,8 43:6
44:6 48:22,23,24
51:15 53:23 68:12
70:4,6,15 71:18
72:7,15,16,18
73:19 80:2,9 86:9
87:5 90:9 91:15
93:10,19,20 94:1 94:17,18 96:4
99:4 102:23,24
103:24 106:14,17
110:16 112:19
113:15,17 114:7
113:15,17 114:7 116:23 119:23,24
121:23 124:12,13 124:21 125:22
124:21 125:22
127:19 141:11 143:10 149:6
152:7,9,9,10,13
152:16 157:14
152:16 157:14 169:14,15 175:9
184:17 187:22
193:21 194:1,4
201:21
questions 4:15 33:24 35:4,6 49:7
73:20 78:4 93:5,6
113:2 128:9
136:22 165:9
194:5,8 196:1
198:23 211:15
quick 210:16
quickly 8:15 109:9 quite 137:6
quote 161:4
R
<b>R</b> 212:2
race 133:13
raised 34:6 raising 34:7 125:6
ran 22:18
1411 22.10

•	105 11 007 11 15
	195:14 207:14,15
R	207:20
<b>R</b> 212:2	receive 17:4,5 77:5
race 133:13	110:5 112:8 128:3
raised 34:6	148:7,13,14 166:9
raising 34:7 125:6	received 71:21 74:8
ran 22:18	76:20 77:12 80:15
random 155:17	110:8 111:11
rate 192:19	112:3 138:16
rated 177:6	148:7,10
Raton 74:2	receiving 83:14
reached 78:9	Recessed 129:3
reaching 111:13	156:23
reaction 64:9 65:7	recipient 149:8
84:6 159:6	recollection 63:16
read 35:9,11 36:19	63:20 126:12
36:21,23 41:13,16	159:9 187:7 189:4
42:6,8 58:22 59:3	194:14 195:24
59:4 70:11,13,24	196:2

75 44 44 07 0	1
75:11,14 97:2	recommend 155:16
144:2,11 160:23	recondition 39:3
164:17	reconditioning
reading 4:3 83:6	6:17 38:2
97:4	Reconvened 129:4
reads 96:16	156:24
ready 39:4 51:13	record 4:13 34:22
164:6,9,24 184:13	38:9 44:14 105:5
198:23	113:1,3,6 128:21
eal 8:15 17:20,21	132:20,23 144:7,9
17:21,21 18:1	154:10 156:21
19:10,12,18	183:1 193:19
177:21,23	recording 80:13
ealize 41:1,2,5	records 181:21
eally 18:3 20:22	recovery 100:12,15
23:8 32:8 33:17	
	reduce 27:17,18
38:24 63:23,24	37:18 44:24 78:1
119:6,10 125:10	90:3 102:19
134:24 152:23	107:20 118:4,7
153:11,15 177:8	134:11 151:20
177:22 194:1	201:12 206:6
209:19 210:15	207:2
<b>eason</b> 54:8 67:23	reduced 27:16 39:5
114:9,20 118:20	102:3 118:8
149:3 151:9,21	134:13 148:3
162:2 183:23	203:5,6
201:23	reducing 47:10
easons 151:4	89:21 134:11
172:2 204:13,14	reduction 3:15 41:8
204:14	89:13 102:18
ebuilding 98:11	129:16 151:22
ecall 4:24 29:5	210:17 211:1
47:18 63:21 150:3	reductions 131:24
150:4 159:2,6	refer 23:23 53:16
160:6 169:16,16	60:1 62:2 150:17
169:20,23,24	191:1
182:5 192:4,6,17	referred 17:5 23:9
192:22,24 195:2,6	38:23 84:1 143:15
195:14 207:14,15	147:21 157:20
207:20	179:6
eceive 17:4,5 77:5	referring 19:16,19
110:5 112:8 128:3	25:6 52:12 53:11
148:7,13,14 166:9	63:17 83:9 145:20
eceived 71:21 74:8	160:15
76:20 77:12 80:15	refers 165:11
110:8 111:11	
	refresh 126:12
112:3 138:16	189:4 195:24
148:7,10	196:1
eceiving 83:14	refreshed 194:14
ecessed 129:3	Ref/Marked 3:12
156:23	regaining 100:6
ecipient 149:8	regard 12:6 13:1
collection 63:16	150:22 157:20
63:20 126:12	regarding 78:5
159:9 187:7 189:4	Registered 1:17
194:14 195:24	212:15
106.2	**************************************

regularly 77:21

rule 8:23 54:23 124:23

rehab 155:18	
rehabbed 155:18	
rehire 186:14 192	
rehired 165:15,18	
166:23 167:17	
rehiring 185:19	
reimbursement	
208:24 209:2,3	
reinstate 187:13	
reinstated 195:4	
196:9	
reiterate 196:22	
reiterated 63:4	
relates 165:4	
relations 153:7	
156:15,15	
relationship 157:2	4
relatively 180:8	
relevance 72:3	
relevant 14:8	
reliable 32:8	
relocate 102:7	
111:10	
rely 127:21	
remain 8:1	
remained 106:13	
remark 160:10	
remarkable 127:17	,
127:19	
remember 4:18,19	
4:23 13:21 29:1	
47:21 49:20 52:3	
59:4 63:18 64:6,8	ł
77:13 82:17	•
103:21 126:2,7,8	
126:20,23 127:19	)
128:10 132:12,13	,
148:15 157:15	
158:7 159:11,14	
100.7 109.11,14	
159:17 160:16	
165:7 177:11	
180:24 186:10,11	
192:8 194:5,7,10	
195:18 196:5	
197:20 198:1,5,6	
209:23	
remembrance	
162:12	
remind 8:16	
reminded 157:17	
reminder 75:21	
reminders 77:6	
remodel 20:9	
remodel 20.9	
remortgage 20:13	
removing 117:13	
rent 18:19,23	
136:13,14,24	
100.10,14,44	

Ford, Inc., et al.
137:9,12 reorganization 164:16
repair 77:7 209:16 repairs 178:13 209:20
repeat 11:7 repeatedly 161:10 rephrase 34:14 92:24 98:20
154:24 187:22 replace 27:14 43:4 83:16 140:6
188:19 <b>replaced</b> 118:17 142:18 181:24 182:4
replacement 180:2 report 3:13 56:19 85:11,15,16,19,20 163:16,19 166:5 197:9,11,12
211:17 reported 20:17 reporter 1:17,18 9:2 35:11 36:23 41:16 70:13 144:11
212:15,16,23 Reporters 1:21 REPORTING 1:20 representation
74:5 represented 142:15 144:18
representing 2:6,10 34:18 REPRODUCTION 212:21
reputation 146:23 199:22 200:3,19 request 126:18
requests 123:11,19 126:21 requirements 155:7 155:11
requires 91:19 Resale 178:3 reserved 4:5
respect 131:20,21 204:4 respective 4:2
respond 65:9 94:18 125:23 198:4 response 36:4
41:12 49:1 responses 123:14 126:5

responsibilities 28:12 39:1 40:15 42:23 92:1 96:24 98:13 99:10,12,13 120:8 162:13,18 162:24 163:8 responsibility 34:17 42:24 43:5 responsible 199:12 rest 209:20 Restart 79:15 result 129:8 171:8 retail 40:9 101:3 209:13 retained 39:1 53:18 71:12 retention 11:18 117:21 return 21:22 99:23 146:6 193:1 returned 49:12 returning 100:2 146:14 returns 25:22 revenue 24:19 25:2 25:24 26:8,9 34:12 38:7 76:22 117:18,20 118:4,6 124:3 206:2,3,6,7 206:10 207:2 revenue-based	re re ri ri
118:2 review 22:3,23 58:4 58:6 64:16 126:5 126:18,21 133:6 133:10,21 151:1 164:4,23 187:18 188:1,2,5 199:2 199:12 206:24 reviewed 22:1 57:5 57:6 127:10 133:8 150:19 165:4 191:12 197:8 201:16 reviewing 58:5 161:9 164:3 165:1 199:1 reviews 155:3 re-apply 148:20 re-assigned 203:4 re-assigning 203:3 203:4 re-employ 110:10 re-employed 110:21,21 re-hirable 164:7 167:3,6	risgris Riti 2 Roor 1 room 1 RPP Ru

re-hired 119:21
re-offered 187:5
ridiculous 44:6
right 6:4 14:13
18:20 19:21 20:
26:1,11,14,14
30:14 34:20 42:7
45:3 46:20,23,24
47:1,4 48:10
49:18 50:12 57:6
61:1 65:20,24
73:5 74:6,17 81:
83:23 90:1 91:8
91:16 95:14,22 103:8,11 106:23
108:6,18 112:20
100.0, 10 112.20
113:19 114:12,14
114:16,22,23
115:2 117:5 119: 119:5,15 123:1,2 123:7,13 127:10
119:5,15 123:1,2
123:7,13 127:10
128:10,19 134:12
135:20,22 136:16
137:8 138:8,10,1
139:12 142:19
145:11 149:7 151:14,15 155:12 161:20 167:12
151:14,15 155:12
161:20 167:12
171:17,24 175:3
176:2 177:24
178:2 179:18
180:18,20 185:16
186:5 190:14
195:21 201:21
202:10 203:10,12
204:8,13,13,14
208:9
rights 45:24 46:7
47:2 131:7,12,18
131:19 134:1,1
172:7
rise 107:6,9 151:19
risk 204:7,7
Ritter 21:6,20,23
22:2,3
<b>Rob</b> 55:21 163:7
role 24:4,9 62:19
182:8
rooftops 108:24
109:4
room 28:17 66:12
80:8 83:11 People 100:13
Rosso 109:13
roughly 140:7
174:16
RPR 212:14
Ruche 109:16

}	rules 5:15 94:15 run 9:19 43:5 44:7 91:19,23 104:14 104:15 105:10,12 150:16 208:7,8 running 44:6 105:13 runs 156:15 Ryan 39:2 Ryder 6:11,20
	S
	<b>S</b> 3:10
	<b>Saab</b> 101:9 135:19
	<b>safe</b> 54:12
	safety 78:1
1	sake 9:1
	salaries 207:18 salary 16:4 17:4
	22:15,17,18
	111:17 140:17
ļ	148:3 207:4
	sale 38:3 138:4
	<b>saleable</b> 135:10
	138:2 <b>sales</b> 27:10 38:11
	38:18,21,24 39:3
	42:22 44:16 45:6
	45:19 102:2 107:3
	110:22 113:12,14
	173:22 174:21
	175:1 176:12 177:11,13,16
ı	salesman 114:8,10
	188:24
	salesmen 27:9
	salespeople 27:13
	111:5
	Santai 1:3 42:17
	54:24 56:13 57:17 57:20 63:21 86:21
	98:7 119:22 120:7
	144:21 158:20,23
	159:3 165:5
	205:17
	Santander 40:8
	sarcastic 86:17
	sat 163:7 satisfaction 32:24
	44:17 50:13 56:18
	57:1,19,22 58:1
	58:17,19 85:12,13
	86:2 111:17
	116:13 128:5
l	176:20 178:22

179:6,20,22
180:11,14,21
satisfactory 164:8
167:4
satisfied 128:4
satisfying 10:14
<b>Saturn</b> 30:17 101:7
3aturi 30.17 101.7
135:17 148:9 171:22,24 172:1,6
171:22,24 172:1,6
172:11,13,17,19
172:20 173:2,4,5
173:6,22 174:8,12
173.0,22 174.0,12
174:21 175:1,5,10
175:15 176:8,10
176:12 178:22
<b>Saturns</b> 172:15
<b>Saturn's</b> 175:5
save 141:22 142:6
185:5
saved 141:20
142:11 144:14
saw 45:1 100:20
Saw 45.1 100.20
117:19 135:2
142:8 197:16
saying 8:18 62:14
62:16 67:9 75:23
83:18 85:18 90:21
91:6 92:8,14
117:13 160:11
161:5 178:17
189:11 190:20
202:23 204:23
says 74:9 79:2
124:24 161:2
164:7,15 165:14
166:5,13,20
199:21 200:2
scenario 86:15
scheduled 77:21
school 6:10,10,11
6:15 169:2,3,5,9
169:10,21
schools 156:8,10
script 71:1 75:11,13
sealing 4:3
second 36:3 56:6
59:21 75:4 85:21
59.21 / 5.4 85.21
128:24 132:21
144:5,24 149:19
164:11 193:19,23
197:2
secured 168:13
see 10:8 19:11
27:15 38:22
108:11,12 109:14
111:6 113:14
115:5,24 120:12

•	Ford, Inc., et al.	
	158:14 160:24 161:10 164:2 165:11,14 166:3,5 166:12 177:9 194:9,17 195:5 198:18 199:24 208:6 210:24 seeing 82:17 192:4 192:6 197:20 seen 80:22,23	
	131:3 selected 35:21 sell 12:23 20:11 114:9,10 137:17 137:23 139:19 selling 39:1,8,12,13 39:14 45:1 85:14 111:18	
	seminars 156:14 semi-functional 27:18 send 75:20 80:12 81:3,21 99:18 124:17 185:22 seniority 102:8 103:14,19 104:2,7 159:2 182:16 193:1 sense 63:9 142:10	
	sensitive 16:2 sent 71:9 76:16 124:15 185:20 193:12 201:13 sentence 53:16 separately 136:5 September 119:7 119:11 serious 193:24 serve 58:16	
	served 38:10 161:5 service 6:21,22 7:13 27:22 28:4,6 28:9,10,13,22 29:3,6,9,10,10,12 29:13,14 30:3,7 30:13,24 31:2,10 31:12,19 32:3 33:5,9 35:14,22 37:2,17,20 38:5,6 38:11 39:6 41:19 42:22 44:24 45:7 45:8,18 49:20,24 51:9,11,14,18 52:1,6 54:2,3,24 59:5 60:3 62:11 62:20 69:5,8,10 69:18,19 70:16,17	

71:3,8,22 72:10 73:2,5,17,18 74:1 74:10 75:5,21 76:8,16 77:5,16 78:7,9,14,21 79:7 79:10,20 80:10,11 80:19 81:4,8,16 81:19,20,21 82:2 82:12 86:2 91:18 91:18,19,20,24 95:23 96:7,18 97:1 98:23 99:14 99:18,19 100:24 101:2 102:8,9 103:8,8,13,19 104:1 105:19,22 107:3,10,21,22,23 108:3,14,22,24 109:4,5,5,10,19 109:22 110:2,3,6 110:22 111:15 113:12 117:8,17 118:17,17,23 119:20,20,21 120:13 127:24 129:9 134:7,8,13 134:14,16,20 136:4 159:3 162:18 163:15 164:8 168:9,11,13 168:17 171:10,22 172:13,15,19,19 172:20 173:3,6,8 173:16,20 174:12 174:24 175:1,2,5 175:6 177:7,8 179:1 180:2,7,8,9 182:9,13 184:13 186:4 190:8,16,18 190:21,21,23 191:2,7,16,22,23 191:24 202:16 203:13 206:8,17 207:18,18,22 209:14,20,20 2211:1,8 services 81:17 163:13 Servicing 137:5 servient 24:14 set 101:18 116:14 116:16 117:17 147:22,23,24 settled 5:7 seven 16:15 52:4,5 52:5 54:3 96:17 105:23 174:3,4	

	176:3 186:22,24
ĺ	189:7,21 208:7
	severely 119:6
,	sex 133:13
1	share 28:12 65:17 shared 102:19
1	shareholders 12:12
	12:14,22 14:18
	<b>shares</b> 15:4,4
	she'd 148:20
	She'll 36:21 shifting 161:3,14
	161:16,20
	<b>shop</b> 6:17 104:14
	105:2,10,12 106:1
3	189:8,9,10,13,21 190:3
,	shopping 19:16,17
	short 181:4
	shortcoming 94:21
	<b>shoulders</b> 87:17 93:24
	show 126:11
	128:10 138:7
	160:15 161:1 163:24 195:11
	163:24 195:11 198:21
	shown 77:24
	showroom 127:24
}	<b>shows</b> 39:19
	shrug 93:23 shutting 172:6
	sick 171:4
	<b>side</b> 117:16
	sign 21:22,24
	127:10 signed 81:13,16
	82:2 165:6 167:2
	192:17
	signing 4:3 127:20
	<b>Silverman</b> 2:3 <b>similar</b> 81:17 121:5
İ	simple 50:21 65:20
	simply 134:20
ļ	single 101:9
١	sir 4:13 5:13 6:1,5,8 8:19 9:8 11:21
١	12:15 15:23 21:10
	25:4 26:21 30:12
	32:7 36:17,21
	41:3,11 42:1 45:22 48:6,19
	51:20 52:18 54:4
	55:10 65:13 67:22
	68:15 69:9,13,14
	69:17 80:14 82:7 86:1 91:14 99:24
l	00.1 01.17 00.24
0000	

102:23 105:9 106:12,17 110:13 113:11 117:15 125:22 129:7 157:3 158:11 160:23 161:12 179:8 182:15 185:24 188:21 195:2 196:13 200:1 203:22 211:13 sit 19:23 27:20 80:8	
sits 18:2 128:2 sitting 124:19,22	
138:8 204:1,2	
situation 19:10	
135:22 154:22 six 28:14 48:3	
102:5,5 104:16	
174:2,4 176:3	
186:18 208:7	
size 28:14 174:16 175:24	
skills 101:18	
116:14,16	
sleep 67:7 slip-and-falls 5:6	
Sloan 103:6	
slow 209:4	
slowly 79:16	
173:23 small 55:5 77:7,8	
137:6	
smaller 10:1 208:4	
smallest 106:1 134:8	
smart 14:13 26:7	
73:6 92:5,6 141:6	
168:5	
smiling 142:7 socialize 157:9	
sold 7:13 10:5	
<b>sole</b> 17:9	
solely 33:6 somebody 21:2	
29:16,22 30:8	
32:23 44:7,7,10 51:13 55:11 59:8	
51:13 55:11 59:8 59:14 71:21 72:9	
73:1,16 74:9	
75:18 83:7 85:9	
87:10 92:6 100:1	
104:6,17 107:17 115:5 138:24	
139:20 142:18	
153:23,24 154:22	

154:23 163:20	117:23 119:6,9,10	135:13 136:1	187:11,12	198:22 204:6
169:12 185:11	176:12 210:16	137:13 138:16	SUMMIT 1:20	taken 1:16 11:11
199:5 200:24	starting 129:15	171:11,23 173:13	1	
202:1	201:3		supercede 152:17	57:11 74:17 212:8
somebody's 90:3	start-up 59:18	174:16,18,20,21 174:22 176:1,16	superior 91:7	takes 66:3 145:20
soon 149:12	<b>state</b> 4:13 6:1 141:9		supervision 21:17	145:22
I I		176:17 180:23	212:23	talk 8:20 33:18
sorry 38:19 108:8 124:4 142:9	195:6,14	182:9 188:22	supervisory 190:1	75:12 86:12
159:15 193:22	stated 161:2,13	191:10 210:24	support 142:13	119:13 120:24
203:22 211:7,7	165:23,24 207:1 statement 9:22	stores 45:3 55:5	144:15,22 145:2	121:6 160:2 164:6
sort 38:10 113:23		101:7 134:14	146:18	164:9,24
sounding 155:12	30:15 85:1 141:8	191:23	suppose 48:12	talked 75:13 112:13
	160:12 162:7	store's 38:4,5	supposed 158:11	121:2 145:10
sounds 134:24	189:19,23	story 40:20	sure 4:22 11:8	186:1 202:20
source 17:10	statements 85:13	stream 19:22,24	18:17,21 23:17	talking 14:7 21:9
111:20	98:7	Street 1:21 2:8 6:3	49:1,23 63:13	33:3 118:2 128:21
sources 17:18	states 1:1 166:3	10:2	69:2,14 91:13	135:22 138:11
Sovereign 40:8,9	199:19	strictly 101:24	129:1 149:15	146:17 162:3,4
speak 56:21 57:6	station 6:21,22 7:13	strike 13:8 98:20	152:12 161:8	203:17
159:19,23 162:9	stay 26:3 51:16	173:1 189:4	163:21 176:4	task 129:9
173:23	140:21,23	strong 100:6,11	180:14 186:9	tasks 103:2 119:17
speaking 33:2	stayed 208:23	stronger 105:6	192:15 193:2,5	tax 19:9 21:22
88:13 174:23	staying 34:22	125:19	survival 88:18	taxes 18:24 19:2,8
	stealing 154:20	structure 11:2,9	128:21 135:22	20:2,3 137:9,12
	stenographic 212:8	12:6	<b>survive</b> 52:9 88:19	teach 96:22
	<b>step</b> 20:12 92:1	students 142:9	107:20 108:11	technician 208:18
41:12 210:22,24	116:14,16 188:24	subject 10:21 194:9	139:4 141:13	technicians 28:19
	Steve 30:18 171:14	subjective 65:11	204:9	105:11,21,24
<b>spell</b> 110:24 171:16	171:15 173:9,17	66:22	surviving 203:2	119:1 134:15
<b>Spence</b> 15:13 <b>spend</b> 98:9	173:24 175:10	submit 155:16	suspected 154:20	173:5 174:8,19
: - :	stimulate 71:4 stipulated 4:1	209:9 submitted 186:7	suspended 22:15	175:11,18,22
l •	stock 25:21		22:17	176:2,8,10 208:16
	stock 25.21	subsequent 195:17	swing 100:16	208:17,21,23
160:9 191:9	148:14	subsequently 75:22	sworn/affirmed 4:8	209:22,24
	stocks 16:12 17:10	subservient 24:4,9	<b>Szpanka</b> 5:12 9:7 10:17 11:10 21:9	techs 107:3
, .	stole 153:23,24	substance 33:18		tell 16:10 17:18
spring 63:17	154:22 155:1	substantial 114:19	39:11 55:21 60:24 100:21 102:19	18:11,14,18 22:9
	stood 56:16	substantially 50:9	127:22 189:3	22:12 40:5,6 57:7
1	stop 86:4 90:16	50:11 178:20	206:22 210:8	62:10,24 67:19
91:24	142:16,19,22	substantiate 44:16		69:18 70:15 76:21
staffing 131:24	193:18	140:18	<b>Szpanka-1</b> 3:15   210:4	77:3 80:1 85:9 90:18 97:20 98:5
	stopped 175:16	succeed 108:20	210.4	112:4 115:22
	store 13:1,6,9,12	success 24:18	T	122:15 128:11
stand 124:23,24	20:8 28:15,21	89:23	<b>T</b> 3:10 212:2,2	130:20 148:20
125:7	29:7,11,15 30:20	successful 26:21	table 203:2	150:24 154:21
standalone 28:21	35:23 36:1 37:22	34:11 89:20,22	take 5:23 11:19	163:19 164:23
standard 93:7	37:23 38:18 43:1	sue 160:11 161:4	12:2 20:11 24:4,8	165:17 166:17
standardized 81:14	43:1,5 52:2 54:13	sued 48:19 49:2	27:11 40:15 44:9	167:1 187:16
standards 87:19	54:14 55:1,4 59:7	123:3,7	62:19 73:20,21	188:4 198:23
111:21 146:3	59:15,16,17,21	suffered 41:6	89:1 104:6 107:24	200:6 201:7,23
199:24	60:3 62:11 64:12	suffering 102:22	116:9 119:1,22	telling 53:5 64:8
standing 125:1,6	64:19 69:6 77:7	suggest 80:12	120:7 138:7,24	75:3 114:3 124:14
standpoint 66:1		suing 49:2	150:2 151:22	142:21,24 200:24
115:16	101:8 105:13,20	Suite 1:21 2:9	154:5 156:18	201:14 205:3
	105:23 107:19,20	Summary 3:15	157:12 164:4	term 10:11 52:7,10
stands 40:17 114:9			101.14 107.7	••• • • • • • • • • • • • • • • • • •
stands 40:17 114:9 started 37:23 41:11				
stands 40:17 114:9 started 37:23 41:11 55:21 72:20		summer 6:18 96:19 119:3 120:5	166:22 183:24 184:18,22 197:3	57:9 91:20 191:8 191:16,18,20,21

terminate 44:11
101:22 107:17
151:5 152:18
152:0 155:0 162:1
153:8 155:2 163:1
163:2
terminated 33:4,6
47:13,22 48:2
52:5,7,12,18,18
53:9,13,14,17
58:11 60:1 64:3,4
67:6 88:9 90:10
101:23 106:18
128:16 130:18
131:16 141:21
153:12,13,14,18
158:10,11 160:4
168:8 171:8
175:16 188:16
terminating 87:20
150:17 153:21
termination 53:3,6
138:14 141:17,18
151:7 153:7
159:20 181:13
197:24
terms 45:11 59:6
125:15 162:9
testified 9:14 10:17
11:10 14:20 31:9
11.10 14.20 31.9
99:2 112:10
140:12 149:24
167:20 210:8
testifying 22:20,23
testimony 9:11
40:2 43:11 84:3
07:44 404:47
87:14 131:17 150:4 168:2,3
150:4 168:2,3
186:23 187:3,7
190:6 191:12,15
203:12 205:3,24
testing 155:17
Thank 11:3 93:14
94:12 164:19
211:13
Thanks 126:13
theft 153:13,18,20
they'd 177:20
thing 17:11 26:7
35:20 40:1 65:10
35:20 40:1 65:10 90:1 91:17 103:3
404.45.405.45.40
124:15 135:17,19
139:12 147:2
151:15,15 155:12
176:19 186:5
201:21
things 5:7 10:16
11:12 20:14 85:16

118 121 121 121 121 121 121 121 121 122 131 132 132	3:3 119: 1:2 123: 3:13 139 1:3 146: 1:24 186 1:7 201: 5:4.7.10	7,21 5:13 11 0,18,20 1:15 3,15,15 1:24 1:16 1:25 1:16 1:25 1:16 1:16 1:16 1:16 1:16 1:16 1:16 1:16 1:16 1:17 1:18 1:

158:3 163:7 167:18,21 168:2,4 168:4,5 169:12 170:6,10 174:5 175:8 177:6,19,21 177:23,24 178:3 179:15 181:16,17 181:20 184:11 186:1,12,16 194:7 196:12,13 198:8 200:10,18 201:9 201:12,16 202:11 202:11,17 204:7,7 205:21 206:22 208:17,21 209:18 210:2 211:5 thinking 177:19 201:7 third 112:9 Thompson 19:15 THOR 2:4 thoroughly 59:4 thought 22:18 26:16 29:17 31:9 66:15,18 70:5 98:3,5 100:5 101:18 142:4 153:23 157:22 173:15 175:3 179:19 181:8 186:5 187:2 thoughts 149:19 thousands 76:19 76:21 Thrasher 99:14 three 8:3 64:13 65:19,21 66:19 76:21 Thrasher 99:14 three 4:3 6:13 7:5,14 22:15 25:9 28:5 29:11,12 32:2,9 32:11 33:2 35:1 45:5 49:12,23 53:16 54:6 55:2 56:12 58:24 63:20 67:8 71:12 78:9 80:20 84:21,22 91:5 92:4,18,23 93:14 94:3,6 98:3 98:10,10,13 99:14 103:19 105:5,14	105:20 10 107:5 108 113:4 115 120:20 12 140:18 14 151:14,22 153:15 15 158:8 159 166:13,19 168:11,14 170:1,9 17 173:15 17 173:15 17 175:24 17 178:22 18 182:4,13 1 186:8,24 1 187:5 188: 189:24 19 192:6 194: 192:6 194: 196:7,11,2 199:14 200 206:3 207: 208:15 times 22:17 80:17 89:1 107:10 148 195:16 196 title 23:5,8 titles 23:11 2 today 4:16 5 9:11,14 14 19:11 21:9 22:24 28:1 32:4,5 34:6 40:2,19,20 45:1 49:1 5 82:14 86:1 100:20 113 120:21 135 140:24 142 191:13 202 203:24 204 204:18 205 206:22 209 Todd 15:15,2 told 36:13 64 82:20 83:5 85:2 88:13 153:24 158 160:10 161 192:15 tomorrow 86 top 58:17,18 totally 27:20

```
105:20 106:1,21
   107:5 108:1 109:1
   113:4 115:1
   120:20 121:3,6,7
   140:18 148:9
   151:14,22 153:10
   153:15 157:21
   158:8 159:4,12
   166:13,19 168:8
   168:11,14,17,20
   170:1,9 171:2,2
   173:15 174:10
   175:24 176:9,10
   178:22 181:4,4,11
   182:4,13 183:5
   186:8,24 187:1,4
   187:5 188:6,16
   189:24 190:5
   192:6 194:8,12
   196:7,11,23
   199:14 200:17
  206:3 207:23
  208:15
times 22:17 28:14
  80:17 89:14
  107:10 148:1
  195:16 196:12,16
title 23:5,8
titles 23:11 24:1
today 4:16 5:12 9:7
  9:11,14 14:23
  19:11 21:9 22:20
  22:24 28:11 32:4
  32:4,5 34:6 36:10
  40:2,19,20 44:14
  45:1 49:1 53:17
  82:14 86:19 90:16
  100:20 113:5,7
  120:21 135:2,23
  140:24 142:9
  191:13 202:20
  203:24 204:1,16
  204:18 205:2
  206:22 209:12,20
Todd 15:15,21
told 36:13 64:14
  82:20 83:5 84:5
  85:2 88:13 97:9
  153:24 158:7,14
  160:10 161:4,10
  192:15
tomorrow 86:20
top 58:17,18 178:23
total 16:11 25:2
  163:10 189:2
```

towel 26:18 Toyota 28:19 track 51:16 96:17 183:1 trade 178:1 trading 38:2 traditional 49:7 train 62:19 96:1 trained 91:11 94:24 95:22 96:2,6,7,11 training 95:9 96:13 96:15 155:19,24 156:13 transcript 8:17 212:10,21 transcription 78:16 transferred 54:13 translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16 146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7 118:11 119:16		tough 67:22 196:11 196:12
Toyota 28:19 track 51:16 96:17 183:1 trade 178:1 trading 38:2 traditional 49:7 train 62:19 96:1 trained 91:11 94:24 95:22 96:2,6,7,11 training 95:9 96:13 96:15 155:19,24 156:13 transcript 8:17 212:10,21 transcription 78:16 transferred 54:13 translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16 146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
track 51:16 96:17 183:1 trade 178:1 trading 38:2 traditional 49:7 train 62:19 96:1 trained 91:11 94:24 95:22 96:2,6,7,11 training 95:9 96:13 96:15 155:19,24 156:13 transcript 8:17 212:10,21 transcription 78:16 transferred 54:13 translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16 146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
183:1 trade 178:1 trading 38:2 traditional 49:7 train 62:19 96:1 trained 91:11 94:24 95:22 96:2,6,7,11 training 95:9 96:13 96:15 155:19,24 156:13 transcript 8:17 212:10,21 transcription 78:16 transferred 54:13 translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16 146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7	١	
trade 178:1 trading 38:2 traditional 49:7 train 62:19 96:1 trained 91:11 94:24 95:22 96:2,6,7,11 training 95:9 96:13 96:15 155:19,24 156:13 transcript 8:17 212:10,21 transcription 78:16 transferred 54:13 translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16 146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
traditional 49:7 train 62:19 96:1 trained 91:11 94:24 95:22 96:2,6,7,11 training 95:9 96:13 96:15 155:19,24 156:13 transcript 8:17 212:10,21 transcription 78:16 transferred 54:13 translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16 146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7	ľ	
train 62:19 96:1 trained 91:11 94:24 95:22 96:2,6,7,11 training 95:9 96:13 96:15 155:19,24 156:13 transcript 8:17 212:10,21 transcription 78:16 transferred 54:13 translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16 146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7	١	
trained 91:11 94:24 95:22 96:2,6,7,11 training 95:9 96:13 96:15 155:19,24 156:13 transcript 8:17 212:10,21 transcription 78:16 transferred 54:13 translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16 146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
95:22 96:2,6,7,11 training 95:9 96:13 96:15 155:19,24 156:13 transcript 8:17 212:10,21 transcription 78:16 transferred 54:13 translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16 146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
training 95:9 96:13 96:15 155:19,24 156:13 transcript 8:17 212:10,21 transcription 78:16 transferred 54:13 translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16 146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7	ı	
96:15 155:19,24 156:13 transcript 8:17 212:10,21 transcription 78:16 transferred 54:13 translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16 146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		90.22 90.2,0,7,11 training 95:9 96:13
156:13 transcript 8:17 212:10,21 transcription 78:16 transferred 54:13 translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16 146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		96:15 155:19.24
212:10,21 transcription 78:16 transferred 54:13 translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16     146:3 185:3     195:21 treated 10:2 128:17     145:12 195:15 treatment 131:7,20     133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14     188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18     84:19 107:4 177:5     179:10 try 8:23 51:16 57:19     71:3 111:10     113:21 127:24     132:14 trying 11:19 18:12     27:11 34:24 36:7     50:22 68:21 81:14     91:12 101:11     106:12,17 114:21     125:6,9 139:16     145:1 196:4,8,9 Tucker 38:12,19,21     44:13,22,22,23     64:11 92:3 98:3     99:11,13 112:10     112:12,15 116:10     116:13,17 117:7	۱	
transcription 78:16 transferred 54:13 translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16     146:3 185:3     195:21 treated 10:2 128:17     145:12 195:15 treatment 131:7,20     133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14     188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18     84:19 107:4 177:5     179:10 try 8:23 51:16 57:19     71:3 111:10     113:21 127:24     132:14 trying 11:19 18:12     27:11 34:24 36:7     50:22 68:21 81:14     91:12 101:11     106:12,17 114:21     125:6,9 139:16     145:1 196:4,8,9 Tucker 38:12,19,21     44:13,22,22,23     64:11 92:3 98:3     99:11,13 112:10     112:12,15 116:10     116:13,17 117:7		
transferred 54:13 translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16 146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7	ı	
translate 57:14 transmissions 7:1 Traverse 7:23 treat 145:13,16 146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		transcription 78:16
transmissions 7:1 Traverse 7:23 treat 145:13,16 146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
Traverse 7:23 treat 145:13,16     146:3 185:3     195:21 treated 10:2 128:17     145:12 195:15 treatment 131:7,20     133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14     188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18     84:19 107:4 177:5     179:10 try 8:23 51:16 57:19     71:3 111:10     113:21 127:24     132:14 trying 11:19 18:12     27:11 34:24 36:7     50:22 68:21 81:14     91:12 101:11     106:12,17 114:21     125:6,9 139:16     145:1 196:4,8,9 Tucker 38:12,19,21     44:13,22,22,23     64:11 92:3 98:3     99:11,13 112:10     112:12,15 116:10     116:13,17 117:7		
treat 145:13,16     146:3 185:3     195:21 treated 10:2 128:17     145:12 195:15 treatment 131:7,20     133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14     188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18     84:19 107:4 177:5     179:10 try 8:23 51:16 57:19     71:3 111:10     113:21 127:24     132:14 trying 11:19 18:12     27:11 34:24 36:7     50:22 68:21 81:14     91:12 101:11     106:12,17 114:21     125:6,9 139:16     145:1 196:4,8,9 Tucker 38:12,19,21     44:13,22,22,23     64:11 92:3 98:3     99:11,13 112:10     112:12,15 116:10     116:13,17 117:7	l	
146:3 185:3 195:21 treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7	l	
treated 10:2 128:17 145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7	l	146:3 185:3
145:12 195:15 treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
treatment 131:7,20 133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		treated 10:2 128:17
133:23 180:20 treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7	ĺ	
treats 76:13 tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
tremendous 171:1 trial 4:5 34:2 tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7	l	
tried 55:3 132:14 188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
188:18 trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
trouble 131:4 truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
truck 101:8 138:16 true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
true 53:9 74:17,18 84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
84:19 107:4 177:5 179:10 try 8:23 51:16 57:19 71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7	١.	fruck 101.0 130.10
179:10  try 8:23 51:16 57:19  71:3 111:10  113:21 127:24  132:14  trying 11:19 18:12  27:11 34:24 36:7  50:22 68:21 81:14  91:12 101:11  106:12,17 114:21  125:6,9 139:16  145:1 196:4,8,9  Tucker 38:12,19,21  44:13,22,22,23  64:11 92:3 98:3  99:11,13 112:10  112:12,15 116:10  116:13,17 117:7		84:19 107:4 177:5
71:3 111:10 113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
113:21 127:24 132:14 trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7	1	
132:14  trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9  Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
trying 11:19 18:12 27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		
27:11 34:24 36:7 50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 <b>Tucker</b> 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7	١,	
50:22 68:21 81:14 91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 <b>Tucker</b> 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7	'	
91:12 101:11 106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 <b>Tucker</b> 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		50:22 68:21 81:14
106:12,17 114:21 125:6,9 139:16 145:1 196:4,8,9 <b>Tucker</b> 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		91:12 101:11
145:1 196:4,8,9 <b>Tucker</b> 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		106:12,17 114:21
Tucker 38:12,19,21 44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		125:6,9 139:16
44:13,22,22,23 64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7	-	
64:11 92:3 98:3 99:11,13 112:10 112:12,15 116:10 116:13,17 117:7		Tucker 38:12,19,21
112:12,15 116:10 116:13,17 117:7		44.13,22,22,23 64:11 02:3 09:3
112:12,15 116:10 116:13,17 117:7		99.11 13 112.10
116:13,17 117:7		112:12.15 116:10
118:11 119:16		116:13,17 117:7
		118:11 119:16

191:9 192:13
203:5 208:12
Tucker's 38:20
44:13
turn 77:23 88:20
115:20
turning 37:19
turns 14:13
two 28:12 32:14
92:19 101:7 118:3
118:10,23 119:20
142:8 148:5 154:8
154:11,12 157:21
159:12 170:20,20
173:20 189:11
206:1,5
two-and-a-half
25:15,16,17 26:6
Two-page 3:13
211:17
type 16:18 17:11
19:18 59:6 133:12
179:6 197:23
types 121:1
typical 130:24 typically 28:21 81:8
148:16 198:10
140.10 190.10
U

**Uh-huh** 50:19 120:18 123:4 127:12 152:22 179:13 200:5 ultimate 42:24 43:5 ultimately 141:22 163:2,3,4 unable 97:11 105:1 unbalance 35:24 unclear 174:23 underneath 25:10 43:11 81:5 underperforming 39:7,7 44:23 understand 5:15,18 5:20 11:6 12:1,2 18:12 20:15 22:20 25:19 26:5 27:12 27:21 34:14 36:8 51:15 67:22,23 71:14,21 72:8,9 81:14 83:15 86:14 86:18 87:13 93:12 94:19 96:8,10 98:12 101:11 102:22,23 108:8 112:1 115:17 121:22 123:3,7

124:12 125:11 128:20 131:17 132:9,16 133:24 135:24 138:18,21 139:11,13,16 152:8,10,13 169:14,20 175:8 176:14 184:17 185:6,8 187:22 195:22 201:16 203:23,23,24 understanding 13:11 28:5 155:7 180:17 200:20,21 204:3 understood 83:13 121:8 unemployment 184:12 unfortunately 20:7 72:6 113:2 179:15 **uniforms** 163:21 unit 37:18 42:13 UNITED 1:1 **unkind** 159:13 unlock 44:8 91:22 92:7,9 usage 153:14 use 23:8 57:9,12 66:12 75:22 106:19 145:1 153:5,19 191:20 usually 81:20 90:3 **utilized** 208:15

vacation 166:9 Valerie 21:6 163:7 value 175:7 178:1 vary 81:13 vehicle 10:4 77:22 78:2.5 verbally 58:3 verify 75:10 77:18 versa 8:22 versus 18:3 96:11 131:22 vetted 21:19 vice 8:22 141:12 Videographers 1:21 view 51:18 violated 45:24 46:7 violation 112:4 violations 158:22 virtually 140:16 virtue 133:12

visible 84:7 128:1 vision 142:15 144:17 145:21,24 146:1,2,16 147:13 visit 121:7 visualize 116:22 117:6 voice 34:6,7 80:15 99:18,19 124:20 125:6 **volume** 45:2 vs 1:5

W Wachovia 40:21 wages 148:13,14 148:16 wait 75:4 123:17 130:24 178:13,13 193:23 waited 130:23 131:4,5 132:8 waiting 43:7 waived 4:4 walk 138:22 walked 40:14 **WALKER** 2:8 9:1 10:20,23 11:3 12:17 14:4 16:21 17:13 18:14 20:21 24:7 27:24 31:5 31:14 33:11,16,20 34:1,3,8,16,21 35:3,17,20 36:11 37:7 41:22 42:3,6 42:10 43:14,22 45:13 46:2,12,18 47:15 50:4 52:15 52:21 53:2,8,12 53:19,21 56:23 58:13 59:10 60:5 60:18 61:8,15,21 62:5 64:23 65:16 67:15 68:3,10,19 69:22 70:5,19 71:17 72:1,14,19 73:11 74:13,20 77:2,19 78:15,23

116:5.20 118:15 121:12,17 122:5,7 122:11,17 123:17 123:23 124:4,8,14 124:22 125:3,8,13 126:1,11,15 127:5 131:10 132:3 133:16 136:18,20 137:11,20 139:22 140:15 141:24 142:21,24 143:6 144:2 145:5,24 147:5 148:22 150:6 151:11 152:5,8 154:7,11 155:9,22 156:20 158:2 161:16,18 162:16 164:11,20 166:11 175:14 181:15 182:19 183:16 184:4,9,20 187:9,20 190:10 190:16,20 193:4 193:22 194:3,16 194:20,23 195:10 196:20 197:15 198:17 200:9 202:4 204:20 205:9,13,19 206:15 207:8 211:15 **Wall** 10:2 **Walnut** 1:21 want 5:14,19 8:16 9:22,23 11:24 14:8 17:1 18:6,11 18:12 19:13 30:12 33:17 34:23 35:4 37:5 40:22,23,24 41:13 55:12 56:9 58:15,18 60:1,23 66:11 67:6 74:17 74:22 81:20 92:3 96:12,17 100:1 101:12 104:15 106:19 108:19 112:9 114:10,13 128:16 138:23 139:10,18,19,19 144:2 146:3,4,4,5 146:22 150:17 155:16,17 170:17 193:16 196:22 197:3 203:14 wanted 31:22 48:23 67:9,11 74:23

75:20 107:17

115:24 147:14 168:15 172:23 186:4 203:14 Warranties 209:11 warranty 177:23 191:24 209:3,9 washing 37:20 Washington 196:8 wasn't 11:21 12:3 22:18,19 32:8 39:15 47:8,9 50:8 51:7 53:2 66:6 68:6 76:1 83:12 88:16 92:15 109:19 110:6 112:19 121:6 131:16 132:17 135:10 136:1 208:2,3 waste 26:17 194:8 194:12 watch 194:22 wax 66:6 way 11:24 17:2 24:17 26:16.17.19 27:20 30:12 32:7 48:10 56:13 57:8 60:1 65:8 72:22 81:13 86:17 92:24 95:22 110:8 121:8 130:20 139:17 143:15,18 150:17 157:9 162:21 179:14 185:11 194:19 202:16,21 206:6 ways 206:1,5 weaker 125:18 wears 19:3 Wednesday 1:15 week 16:4 32:14 92:4,20 128:3 157:22 160:12,13 161:6 170:8,20,21 weekends 179:18 weeks 47:11,19 88:4 97:23 Wells 40:21 well-run 10:13 went 5:15 39:17,19 40:21 67:5,17 80:21,22 82:2,15 101:6 102:20 115:4,24 117:14 147:13 152:24 153:10 163:8,11 173:16 175:5,15

79:5,22 81:10

89:4,16 92:11

99:1,5 100:4

101:16 102:11

106:7 109:21

112:18 115:8

103:17 104:9.20

95:2,7,16 97:13

82:6 87:2,22 88:7

•	176:13 187:4
	191:21 192:14
	196:12,14 205:10
	208:17
	weren't 45:18
	185:13
	West 30:15
İ	we'll 49:6 56:9
Į	113:4 167:14
١	we're 9:4 10:13
ı	25:15 98:11
١	136:13,24 158:11
I	180:15 193:19
l	203:9,17,17,18
ı	206:10 207:3
ı	we've 152:23 155:2
	155:4
l	whelms 10:15
I	wife 66:19 144:5,6
l	willing 94:7 129:13
ı	
l	windfall 128:20
I	winding 202:12 windows 37:21
l	windows 37.21
l	winner 87:16
l	wish 93:24 123:21
١	withdraw 34:24
l	withdrawing 34:21
l	withdrawn 11:20
l	witness 3:3 12:19
l	20:22 24:8 31:6
	37:5 42:9,12
ĺ	43:15,23 46:3,19
	56:24 58:14 59:11
l	60:6 61:9 62:6
	64:24 65:19 67:16
l	64:24 65:19 67:16 68:13,16,23 70:9
	70:24 72:2,7
ĺ	73:12 74:21 77:3
l	77:23 78:6 79:3
l	79:11,15 80:3
	82:7 87:23 88:8
	89:5 94:2 95:8
	97:14 99:7 100:5
	101:17 102:12
	103:18 104:21
	106:8 109:22
	115:9 116:6,22
	118:16 121:24
	122:6,15 126:2
	127:6 128:24
	131:11 132:4
	136:19,23 137:12
	139:23 140:16
	142:1 144:4 145:6
	146:2 147:7 150:7
	151:12 152:6,12
	154:15 155:10,23

THE PARTY PRINTED THE PARTY PR	106:21 127:3 144:22 145:3 157:23 175:12 workplace 108:20 work-in-progress 199:17 world 67:18 141:8 141:11,13 worst 114:24 worth 26:15 138:19 worthy 22:18 wouldn't 26:7 67:4 67:17 84:15 106:21 113:20 114:21 115:5 117:4 129:10 138:4 153:23 185:11 204:2,13 204:18 205:2 wound 89:24 90:1 wow 146:4 write 77:6 192:9 writer 191:6 writing 190:8,16,18 190:21,21,23 191:7,16 206:21 written 10:1 133:2 206:20 wrong 48:21 56:2,8 66:20 75:23 82:24 83:1,24 190:7 211:8 wrongful 197:23 www.summitrep
	1:23 <b>W-2</b> 113:16
	X 2:4 40 40:4
	<b>X</b> 3:1,10 19:4
	Υ
	Yeah 5:21 75:19 83:10 131:22 141:15 156:20 159:21 160:16 161:18 172:4 194:16 year 13:20,22 19:9 39:22 48:8 59:24 178:8 181:10 202:2 210:12 years 6:22 8:3 19:12 30:2,3 48:1 50:7 52:4,5,5 54:3 89:21 96:17

```
173:24 174:4
   176:22 177:4
   181:5,6
 yell 34:5
 young 32:20 86:11
   92:5,6 168:5
 younger 134:1,5
          Z
Zdunczyk 30:18
  171:14,15 173:10
  173:11,24 176:7
  178:21
Zdunczyk's 175:10
  179:2
Zolnierz 110:24
          $
$100.000 39:19
  100:16 101:2
$2 20:9
$2.000 10:5
$20 10:4
$200,000 88:23
  142:11 144:14
$25 26:15
$3,500 16:4
$300,000 39:22,22
$5 138:19
$50 26:14
$6 142:7
$6,800,000 140:7
  142:1,5 205:1,6
$6.8 163:11
$60,000 39:18
  211:5,9
$61,000 211:8
$800 25:1,23,24
  26:4,6 34:12
  76:22 124:2.6
$800,000 141:21
  142:4
         0
08037 1:22
         1
1st 188:22 189:19
1,600 128:22
  204:15,17
1,650 14:23,24
1.800 14:22
1:08 1:16
10 10:5 16:9 27:6
 58:17,18 105:15
  108:7 128:3
```

```
10-2367 1:3
 10/21/2008 165:6
 100 12:11 13:8
   14:16 176:20
   177:1 178:17
  208:10
 100,000 177:23
11 1:15 106:23
  176:5,6,16,17
 12 6:22
12-years-old 127:3
13-years 127:2
14 48:8 174:10
  175:22 176:8,10
  176:11,14
15 27:7 134:15
  180:4,9,22
1500 1:21
16 19:17 48:4,5
  67:16
1610 1:21
167 3:13
17 109:2,4
1818 2:8
18901 6:5
19002 2:5
19102 1:22
19103 2:9
1957 6:20
1959 6:21
1972 7:14,15,16
1994 48:8
2,000 27:5
2.200 15:1
2.5 26:8
20 105:15 108:23
  108:24
200 209:18
2000 106:15
2001 52:1 54:2,6
  103:7,20
2006 119:5 181:9
2007 27:4,5 181:9
2008 22:13 24:20
  26:22,24 27:3
  28:24 29:4 30:5,8
  33:3 50:1 54:7
  56:12 63:17 85:2
  92:17 93:15,21
 94:10 95:5 96:20
 98:17,23 100:17
  106:9.19 108:15
  108:16 109:11
 110:10 117:8
 119:3,7,11,13,15
```

104:13 105:23

115:1 152:23

		•
105:10 208:1,8,12 31 188:23 189:20 35 89:21 208:12 36 28:19 45:1,2 198:13,22 207:4 37 160:23 161:8,12 161:12 37-and-a-half 19:12 37-year 18:22	424 1:22 430-6350 2:10 440,000 20:9 447-8648 1:23 45 15:16  5 50 26:14 106:16 115:1 207:5,22 50s 7:6 540-8888 2:5 55 134:19 567-3315 1:23 57 6:20 58 6:20  6 6:00 76:13 78:10 90:19 91:23 60 134:20 188:2,2 60-day 188:1,5 609 1:23 611 138:10  7 7:00 76:13 90:18 91:21 92:7 127:14 7:30 78:9 70 92:4 106:16 72 7:6 73 180:16 75 15:20  8 8 106:23 176:8,11 8:30 32:14 92:20 170:14,19 80s 13:24 800 1:23 800-number 75:17 800-827-2619 78:8 78:12  9 985-2400 1:23	