

**UNITED STATES
ENVIRONMENTAL PROTECTION AGENCY
REGION 4**

IN THE MATTER OF:)	
)	
BURKE STREET LEAD)	SETTLEMENT AGREEMENT
SUPERFUND SITE)	
JUNCTION CITY, BOYLE COUNTY,)	
KENTUCKY)	
)	U.S. EPA Region 4
)	CERCLA Docket No.
)	EPA Site/Spill ID No. A48L
Robert M. Curtis,)	
SETTLING PARTY)	PROCEEDING UNDER SECTION
)	122(h)(1) of the Comprehensive
)	Environmental Response, Compensation,
)	Compensation, and Liability Act,
)	as amended, 42 U.S.C. § 9622(h)(1)

I. JURISDICTION

1. This Settlement Agreement is entered into pursuant to the authority vested in the Administrator of the U.S. Environmental Protection Agency (EPA) by Section 122(h)(1) of the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended (CERCLA), 42 U.S.C. § 9622(h)(1), which authority has been delegated to the Regional Administrators of the EPA by EPA Delegation No. 14-14-D and redelegated in Region 4 to the Director of the Superfund Division, then to the Deputy Director of the Superfund Division, and finally to the Superfund Enforcement and Information Management Branch Chief.
2. This Settlement Agreement is made and entered into by EPA and Robert M. Curtis (Settling Party). Settling Party consents to, and will not contest, the authority of the United States to enter into this Settlement Agreement or to implement or enforce its terms.

II. BACKGROUND

3. This Settlement Agreement concerns the Burke Street Lead Superfund Site (Site) located in Junction City, Boyle County, Kentucky, west of U.S. Highway 127, and bordered by U.S. Highway 127, April Drive, Cemetery Street and Carl Lane, and including Burke Street and the adjacent property. EPA alleges that the Site is a facility as defined by Section 101(9) of CERCLA, 42 U.S.C. § 9601(9).
4. In response to the release or threatened release of lead, a hazardous substance, at or from the Site, EPA undertook a removal action at the Site pursuant to Section 104 of CERCLA 42 U.S.C. § 9604. No future response actions are anticipated at the Site at this time.
5. EPA initiated the removal action on August 6, 2002, and completed the removal action on March 29, 2003. The removal action included the following: Temporary relocation for two families whose properties were significantly impacted by construction activities, excavation, reviewing waste characteristic sampling data for the treated material, treating the excavated soils with triple super phosphate, hauling 6,259 tons of material to a landfill, backfilling, and site restoration.
6. In performing the removal action, EPA has incurred response costs at or in connection with the Site.
7. EPA alleges that Settling Party is a responsible party pursuant to Section 107(a) of CERCLA, 42 U.S.C. § 9607(a), and is jointly and severally liable for response costs incurred and to be incurred at the Site.
8. EPA has reviewed the Financial Information submitted by Settling Party to determine whether Settling Party is financially able to pay response costs incurred and to be incurred at the Site. Based upon this Financial Information, EPA has determined that Settling Party has limited financial ability to pay for such costs.

9. EPA and Settling Party recognize that this Settlement Agreement has been negotiated in good faith and that this Settlement Agreement is entered into without the admission or adjudication of any issue of fact or law. The actions undertaken by Settling Party in accordance with this Settlement Agreement do not constitute an admission of any liability. Settling Party does not admit, and retains the right to controvert in any subsequent proceedings other than proceedings to implement or enforce this Settlement Agreement, the validity of the facts or allegations contained in this Section.

III. PARTIES BOUND

10. This Settlement Agreement shall be binding upon EPA and upon Settling Party and its heirs, successors and assigns. Any change in ownership or corporate or other legal status of Settling Party, including, but not limited to, any transfer of assets or real or personal property, shall in no way alter Settling Party's responsibilities under this Settlement Agreement. Each signatory to this Settlement Agreement certifies that he or she is authorized to enter into the terms and conditions of this Settlement Agreement and to bind legally the party represented by him or her.

IV. STATEMENT OF PURPOSE

11. By entering into this Settlement Agreement, the mutual objective of the Parties is to avoid difficult and prolonged litigation by allowing Settling Party to make a cash payment to address its alleged civil liability for the Site as provided in the Section VIII (Covenant Not to Sue by EPA), subject to Section IX (Reservations of Rights by EPA).

V. DEFINITIONS

12. Unless otherwise expressly provided herein, terms used in this Settlement Agreement which are defined in CERCLA or in regulations promulgated under CERCLA shall have the meaning assigned to them in CERCLA or in such regulations. Whenever terms listed below are used in this Settlement Agreement or in the Appendix attached hereto, the following definitions shall apply:

- a. "CERCLA" shall mean the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. § 9601, *et seq.*
- b. "Day" shall mean a calendar day. In computing any period of time under this Settlement Agreement, where the last day would fall on a Saturday, Sunday, or federal holiday, the period shall run until the close of business of the next working day.
- c. "Effective Date" shall mean the effective date of this Settlement Agreement as provided by Section XVII.
- d. "EPA" shall mean the United States Environmental Protection Agency and any successor departments, agencies, or instrumentalities of the United States.

- e. "Financial Information" shall mean those financial documents submitted by Settling Party to EPA on or about December 28, 2006, specifically as noted in the Attachment to this Settlement Agreement.
- f. "Interest" shall mean interest at the rate specified for interest on investments of the Hazardous Substance Superfund established by 26 U.S.C. § 9507, compounded on October 1 of each year, in accordance with 42 U.S.C. § 9607(a). The applicable rate of interest shall be the rate in effect at the time the interest accrues. The rate of interest is subject to change on October 1 of each year.
- g. "Paragraph" shall mean a portion of this Settlement Agreement identified by an Arabic numeral or a lower case letter.
- h. "Parties" shall mean EPA and Settling Party.
- i. "RCRA" shall mean the Solid Waste Disposal Act, as amended, 42 U.S.C. §§ 6901, *et seq.* (also known as the Resource Conservation and Recovery Act).
- j. "Section" shall mean a portion of this Settlement Agreement identified by a Roman numeral.
- k. "Settlement Agreement" shall mean this Settlement Agreement and the attached Appendix. In the event of conflict between this Settlement Agreement the Appendix, the Settlement Agreement shall control.
- l. "Settling Party" shall mean Robert M. Curtis.
- m. "Site" shall mean the Burke Street Lead Superfund Site, located in Junction City, Boyle County, Kentucky, west of U.S. Highway 127, and bordered by U.S. Highway 127, April Drive, Cemetery Street, and Carl Lane, and including Burke Street and the adjacent property.
- n. "United States" shall mean the United States of America, including its departments, agencies, and instrumentalities.

VI. PAYMENT OF RESPONSE COSTS

13. Settling Party shall pay to the EPA Hazardous Substance Superfund the principal sum of Sixty Thousand (\$60,000.00) Dollars, plus an additional sum for Interest, as defined in Paragraph 12 f above, and as explained below. Payment shall be made in three (3) installments. Each installment, except for the first, on which no Interest shall be due, shall include the principal amount due plus an additional sum for accrued Interest on the declining principal balance calculated from the effective date of this Agreement as defined in Paragraph 37. The first payment of Twenty Thousand (\$20,000.00) Dollars shall be due within 30 days of the effective date of this Settlement Agreement. The second payment of Twenty Thousand

(\$20,000.00) Dollars shall be due within twelve (12) months of the effective date of the Settlement Agreement; and the final payment of Twenty Thousand (\$20,000.00) Dollars shall be made within twenty four (24) months of the effective date of this Settlement Agreement. Settling Party may accelerate these payments, and Interest due on the accelerated payments shall be reduced accordingly.

14. Payments shall be made by certified or cashier's check made payable to the "EPA Hazardous Substance Superfund." Each check, or a letter accompanying the check, shall identify the name and address of Settling Party, the Site name, the EPA Region and Site/Spill ID Number, **A48L**, and the EPA Docket Number for this action, and shall be sent to:

U.S. Environmental Protection Agency
Superfund Payments – Region 4
Cincinnati Finance Center
P. O. Box 979076
St. Louis, MO 63197-9000
EPA Site/Spill ID No: **A48L**

15. At the time of each payment, Settling Party shall also send notice that such payment has been made to EPA in accordance with Section XIV (Notices and Submissions). Such notice shall reference the EPA Region and Site/Spill ID Number, **A48L**, and the EPA Docket Number for this action.

16. The total amount to be paid by Settling Party pursuant to Paragraph 13 shall be deposited by EPA in the EPA Hazardous Substance Superfund.

VII. FAILURE TO COMPLY WITH SETTLEMENT AGREEMENT

17. Interest on Late Payments. If Settling Party fails to make any payment required by Paragraph 13 by the required due date, all remaining installment payments and all accrued Interest shall become due immediately upon such failure. Interest shall continue to accrue on any unpaid amounts until the total amount due has been received.

18. Stipulated Penalty.

a. If any amounts due under Paragraph 13 are not paid by the required date, Settling Party shall be in violation of this Settlement Agreement and shall pay to EPA, as a stipulated penalty, in addition to the Interest required by Paragraph 17, \$500.00 per violation per day that such payment is late.

b. Stipulated penalties are due and payable within 30 days of the date of demand for payment of the penalties by EPA. All payments to EPA under this Paragraph shall be identified as "stipulated penalties" and shall be made by certified or cashier's check made payable to "EPA Hazardous Substance Superfund." The check, or a letter accompanying the check, shall reference the name and address of Settling Party, the Site name, the EPA

Region and Site/Spill ID Number, **A48L**, and the EPA Docket Number for this action, and shall be sent to:

U.S. Environmental Protection Agency
Superfund Payments – Region 4
Cincinnati Finance Center
P. O. Box 979076
St. Louis, MO 63197-9000
EPA Site/Spill ID No: **A48L**

c. At the time of each payment, Settling Party shall send notice that such payment has been made to EPA in accordance with Section XIV (Notices and Submissions). Such notice shall identify the Region and Site/Spill ID Number, **A48L** and the EPA Docket Number for this action.

d. Penalties shall accrue as provided above regardless of whether EPA has notified Settling Party of the violation or made a demand for payment, but need only be paid upon demand. All penalties shall begin to accrue on the day after payment is due and shall continue to accrue through the date of payment. Nothing herein shall prevent the simultaneous accrual of separate penalties for separate violations of this Settlement Agreement.

19. In addition to the Interest and Stipulated Penalty payments required by this Section and any other remedies or sanctions available to the United States by virtue of Settling Party's failure to comply with the requirements of this Settlement Agreement, if Settling Party fails or refuses to comply with any term or condition of this Settlement Agreement, it shall be subject to enforcement action pursuant to Section 122(h)(3) of CERCLA, 42 U.S.C. § 9622(h)(3). If the United States brings an action to enforce this Settlement Agreement, Settling Party shall reimburse the United States for all costs of such action, including but not limited to costs of attorney time.

20. Notwithstanding any other provision of this Section, EPA may, in its unreviewable discretion, waive payment of any portion of the stipulated penalties that have accrued pursuant to this Settlement Agreement. Settling Party's payment of stipulated penalties shall not excuse Settling Party from payment as required by Paragraph 13 or from performance of any other requirements of this Settlement Agreement.

VIII. COVENANT NOT TO SUE BY EPA

21. Except as specifically provided in Section IX (Reservations of Rights by EPA), EPA covenants not to sue or to take administrative action against Settling Party pursuant to Sections 106 and 107(a) of CERCLA, 42 U.S.C. §§ 9606 and 9607(a) with regard to the Site. With respect to present and future liability, this covenant shall take effect upon receipt by EPA of all amounts required by Section VI (Payment of Response Costs) and any amount due under Section VII (Failure to Comply with Settlement Agreement). This covenant not to sue is conditioned

upon the satisfactory performance by Settling Party of its obligations under this Settlement Agreement. This covenant not to sue is also conditioned upon the veracity and completeness of the Financial Information provided to EPA by Settling Party. If the Financial Information is subsequently determined by EPA to be false or, in any material respect, inaccurate, Settling Party shall forfeit all payments made pursuant to this Settlement Agreement and the covenant not to sue shall be null and void. Such forfeiture shall not constitute liquidated damages and shall not in any way foreclose EPA's right to pursue any other causes of action arising from Settling Party's false or materially inaccurate information. This covenant not to sue extends only to Settling Party and does not extend to any other person.

IX. RESERVATIONS OF RIGHTS BY EPA

22. EPA reserves, and this Settlement Agreement is without prejudice to, all rights against Settling Party with respect to all matters not expressly included within the Covenant Not to Sue by EPA in Paragraph 21. Notwithstanding any other provision of this Settlement Agreement, EPA reserves all rights against Settling Party with respect to:

- a. liability for failure of Settling Party to meet a requirement of this Settlement Agreement;
- b. criminal liability;
- c. liability for damages for injury to, destruction of, or loss of natural resources, and for the costs of any natural resource damage assessments;
- d. liability, based upon Settling Party's ownership or operation of the Site, or upon Settling Party's transportation, treatment, storage, or disposal, or the arrangement for the transportation, treatment, storage, or disposal, of a hazardous substance or a solid waste at or in connection with the Site, after signature of this Settlement Agreement by Settling Party; and
- e. liability arising from the past, present, or future disposal, release or threat of release of a hazardous substance, pollutant, or contaminant outside of the Site.

23. Notwithstanding any other provision of this Settlement Agreement, EPA reserves, and this Settlement Agreement is without prejudice to, the right to reinstitute or reopen this action, or to commence a new action seeking relief other than as provided in this Settlement Agreement, if the Financial Information provided by Settling Party, or the financial certification made by Settling Party in Section XIII (Certification), is false or, in any material respect, inaccurate.

24. Nothing in this Settlement Agreement is intended to be, nor shall it be construed as a release, covenant not to sue, or compromise of any claim or cause of action, administrative or judicial, civil or criminal, past or future, in law or in equity, which EPA may have against any person, firm, corporation or other entity not a signatory to this Settlement Agreement.

X. COVENANT NOT TO SUE BY SETTLING PARTY

25. Settling Party agrees not to assert any claims or causes of action against the United States, or its contractors or employees, with respect to the Site or this Settlement Agreement, including, but not limited to:

- a. any direct or indirect claim for reimbursement from the EPA Hazardous Substance Superfund established by 26 U.S.C. § 9507, based on Sections 106(b)(2), 107, 111, 112, or 113 of CERCLA, 42 U.S.C. §§ 9606(b)(2), 9607, 9611, 9612, or 9613, or any other provision of law;
- b. any claims arising out of response actions at or in connection with the Site, including any claim under the United States Constitution, the Constitution of the Commonwealth of Kentucky, the Tucker Act, 28 U.S.C. § 1491, the Equal Access to Justice Act, 28 U.S.C. § 2412, as amended, or at common law; or
- c. any claim against the United States pursuant to Sections 107 and 113 of CERCLA, 42 U.S.C. §§ 9607 and 9613, relating to the Site.

Except as provided in Paragraph 27 (Waiver of Claims) and Paragraph 30 (Waiver of Claim-Splitting Defenses), these covenants not to sue shall not apply in the event the United States brings a cause of action or issues an order pursuant to the reservations set forth in Paragraph 22(c) – (e), but only to the extent that Settling Party's claims arise from the same response action or response costs that the United States is seeking pursuant to the applicable reservation.

26. Nothing in this Settlement Agreement shall be deemed to constitute approval or preauthorization of a claim within the meaning of Section 111 of CERCLA, 42 U.S.C. § 9611, or 40 C.F.R. 300.700(d).

27. Settling Party agrees not to assert any claims and to waive all claims or causes of action that it may have for all matters relating to the Site, including for contribution, against any person. This waiver shall not apply with respect to any defense, claim, or cause of action that a Settling Party may have against any person if such person asserts a claim or cause of action relating to the Site against such Settling Party.

XI. EFFECT OF SETTLEMENT/CONTRIBUTION

28. Except as provided in Paragraph 27, nothing in this Settlement Agreement shall be construed to create any rights in, or grant any cause of action to, any person not a Party to this Settlement Agreement. EPA reserves any and all rights (including, but not limited to, any right to contribution), defenses, claims, demands, and causes of action that it may have with respect to any matter, transaction, or occurrence relating in any way to the Site against any person not a Party hereto. Nothing in this Settlement Agreement diminishes the right of the United States pursuant to Section 113(f)(2) and (3) of CERCLA, 42 U.S.C. §§ 9613(f)(2)-(3), to pursue any

such persons to obtain additional response costs or response action and to enter into settlements that give rise to contribution protection pursuant to Section 113(f)(2).

29. The Parties agree that this Settlement Agreement constitutes an administrative settlement for purposes of Section 113(f)(2) of CERCLA, 42 U.S.C. § 9613(f)(2), and that Settling Party is entitled, as of the Effective Date, to protection from contribution actions or claims as provided by Sections 113(f)(2) and 122(h)(4) of CERCLA, 42 U.S.C. §§ 9613(f)(2) and 9622(h)(4), for “matters addressed” in this Settlement Agreement. The “matters addressed” in this Settlement Agreement are all response actions taken or to be taken and all response costs incurred and to be incurred, at or in connection with the Site, by the United States or by any other person. The “matters addressed” in this Settlement Agreement do not include those response costs or response actions as to which EPA has reserved its rights under this Settlement Agreement (except for claims for failure to comply with this Settlement Agreement), in the event that EPA asserts rights against Settling Party coming within the scope of such reservations. In the event that Settling Party’s waiver of claims becomes inapplicable in accordance with Paragraph 27, the Parties further agree that this Settlement Agreement constitutes an administrative settlement pursuant to which Settling Party has resolved its liability to the United States, as of the Effective Date, for purposes of Section 113(f)(3)(B) of CERCLA, 42 U.S.C. §§ 9613(f)(3)(B), for “matters addressed” as defined above.

30. In any subsequent administrative or judicial proceeding initiated by the United States for injunctive relief, recovery of response costs, or other relief relating to the Site, Settling Party shall not assert, and may not maintain, any defense or claim based upon the principles of waiver, *res judicata*, collateral estoppel, issue preclusion, claim-splitting, or other defenses based upon any contention that the claims raised by the United States in the subsequent proceeding were or should have been addressed in this Agreement; provided, however, that nothing in this Paragraph affects the enforceability of Section VIII (Covenant Not to Sue by EPA).

XII. RETENTION OF RECORDS

31. Until five (5) years after the Effective Date of this Settlement Agreement, Settling Party shall preserve and retain all records, reports, or information (records) now in its possession or control, or which come into its possession or control, that relate in any manner to response actions taken at the Site or to the liability of any person for response actions or response costs at or in connection with the Site, regardless of any corporate retention policy to the contrary.

32. After the conclusion of the document retention period in the preceding paragraph, Settling Party shall notify EPA at least 90 days prior to the destruction of any such records, and, upon request by EPA, Settling Party shall deliver any such records to EPA. Settling Party may assert that certain records are privileged under the attorney-client privilege or any other privilege recognized by federal law. If Settling Party asserts such a privilege, it shall provide EPA with the following: 1) the title of the record; 2) the date of the record; 3) the name, title, affiliation (e.g., company or firm), and address of the author of the record; 4) the name and title of each addressee and recipient; 5) a description of the subject of the record; and 6) the privilege asserted. If a claim of privilege applies only to a portion of a record, the record will be provided

to EPA in redacted form to mask the privileged portion only. Settling Party shall retain all records that it claims to be privileged until EPA has had a reasonable opportunity to dispute the privilege claim and any such dispute has been resolved in Settling Party's favor. However, no records created or generated pursuant to the requirements of this or any other settlement with the EPA pertaining to the Site shall be withheld on the grounds that they are privileged.

XIII. CERTIFICATION

33. Settling Party hereby certifies that, to the best of its knowledge and belief, after thorough inquiry, it has:

- a. not altered, mutilated, discarded, destroyed or otherwise disposed of any records, reports, or information relating to its potential liability regarding the Site since notification of potential liability by the United States or the state or the filing of a suit against it regarding the Site and that it has fully complied with any and all EPA requests for documents or information regarding the Site and Settling Party's financial circumstances pursuant to Sections 104(e) and 122(e) of CERCLA, 42 U.S.C. §§ 9604(e) and 9622(e), or Section 3007 of RCRA, 42 U.S.C. § 6927;
- b. submitted to EPA Financial Information that fairly, accurately, and materially sets forth its financial circumstances, and that those circumstances have not materially changed between the time the Financial Information was submitted to EPA and the time Settling Party executes this Settlement Agreement; and
- c. fully disclosed the existence of any insurance policies that may cover claims relating to cleanup of the Site.

XIV. NOTICES AND SUBMISSIONS

34. Whenever, under the terms of this Settlement Agreement, notice is required to be given or a document is required to be sent by one Party to another, it shall be directed to the individuals at the addresses specified below, unless those individuals or their successors give notice of a change to the other Party in writing. Written notice as specified herein shall constitute complete satisfaction of any written notice requirement of this Settlement Agreement with respect to EPA and Settling Party. Written notice to EPA shall be by certified mail, or by a nationally recognized delivery service offering confirmation of delivery, including Federal Express Delivery, to the addressees listed below.

As to EPA:

Gwendolen Bivins
Senior Counsel
Office of Environmental Accountability
USEPA Region 4
61 Forsyth Street SW
Atlanta, GA 30303

Paula Painter
Environmental Protection Specialist
SEIMB, Superfund Division
USEPA Region 4
61 Forsyth Street SW
Atlanta, GA 30303

As to Settling Party:

Robert C. Moore, Esq.
Hazelrigg & Cox, LLP
415 West Main Street
P.O. Box 676
Frankfort, Kentucky 40602-0676
(502) 227-2271

XV. INTEGRATION/APPENDIX

35. This Settlement Agreement and the Appendix constitute the final, complete and exclusive Settlement Agreement and understanding between the Parties with respect to the settlement embodied in this Settlement Agreement. The Parties acknowledge that there are no representations, Settlement Agreements, or understandings relating to the settlement other than those expressly contained in this Settlement Agreement. The Appendix is attached to and incorporated into this Settlement Agreement. It consists of a list of the financial documents submitted by Settling Party to EPA.

XVI. PUBLIC COMMENT

36. This Settlement Agreement shall be subject to a public comment period of not less than 30 days pursuant to Section 122(i) of CERCLA, 42 U.S.C. § 9622(i). In accordance with Section 122(i)(3) of CERCLA, the United States may modify or withdraw its consent to this Settlement Agreement if comments received disclose facts or considerations which indicate that this Settlement Agreement is inappropriate, improper, or inadequate.

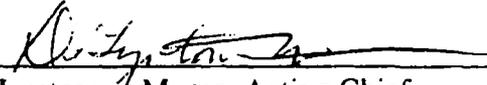
XVII. EFFECTIVE DATE

37. The Effective Date of this Settlement Agreement shall be the date upon which EPA issues written notice that the public comment period pursuant to Paragraph 36 has closed and that comments received, if any, do not require modification of, or withdrawal by, the United States from this Settlement Agreement.

Burke Street Lead Superfund Site Settlement Agreement

IT IS SO AGREED:

U.S. Environmental Protection Agency

By:  Date: 3/13/05
De'Lynette Moore, Acting Chief
Superfund Enforcement and Information Management Branch
Superfund Division
Region 4
U.S. Environmental Protection Agency

The **UNDERSIGNED SETTling PARTY** enters into this Settlement Agreement in the matter of EPA Docket No. _____ relating to the Burke Street Lead Superfund Site located in Junction City, Kentucky.

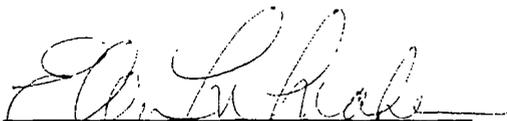
Robert M. Curtis
Robert M. Curtis

3-3-08
Date

Burke Street Lead Superfund Site Settlement Agreement

IT IS SO AGREED:

U.S. Department of Justice

By: 
Ellen M. Mahan
Section Deputy Chief
Environmental Enforcement Section
United States Department of Justice

Date: 3/25/08

Burke Street Lead Superfund Site Settlement Agreement

APPENDIX

Financial Information Submitted by Robert M. Curtis

1. (Confidential) 2002 Federal Tax Returns and Schedules
2. (Confidential) 2003 Federal Tax Returns and Schedules
3. (Confidential) 2004 Federal Tax Returns and Schedules
4. (Confidential) December 18, 2006, Settlement Agreement and Release between Mike Curtis and the Mr. and Mrs. Caldwell for Mr. Curtis' purchase of 271 Jones Lane, Junction City, Kentucky.
5. (Confidential) December 18, 2006, Settlement Agreement and Release between Mike Curtis and Mr. and Mrs. White for Mr. Curtis' purchase of 265 Jones Lane, Junction City, Kentucky.
6. December 21, 2006, deed between Mike Curtis and the Caldwells for 271 Jones Lane, Junction City, Kentucky.
7. December 21, 2006, deed between Mike Curtis and the Whites for 275 Jones Lane, Junction City, Kentucky.
8. (Confidential) Two Promissory Notes in favor of PBK Bank and as granted mortgages in favor of PBK to the properties purchased from the Caldwells and the Whites.