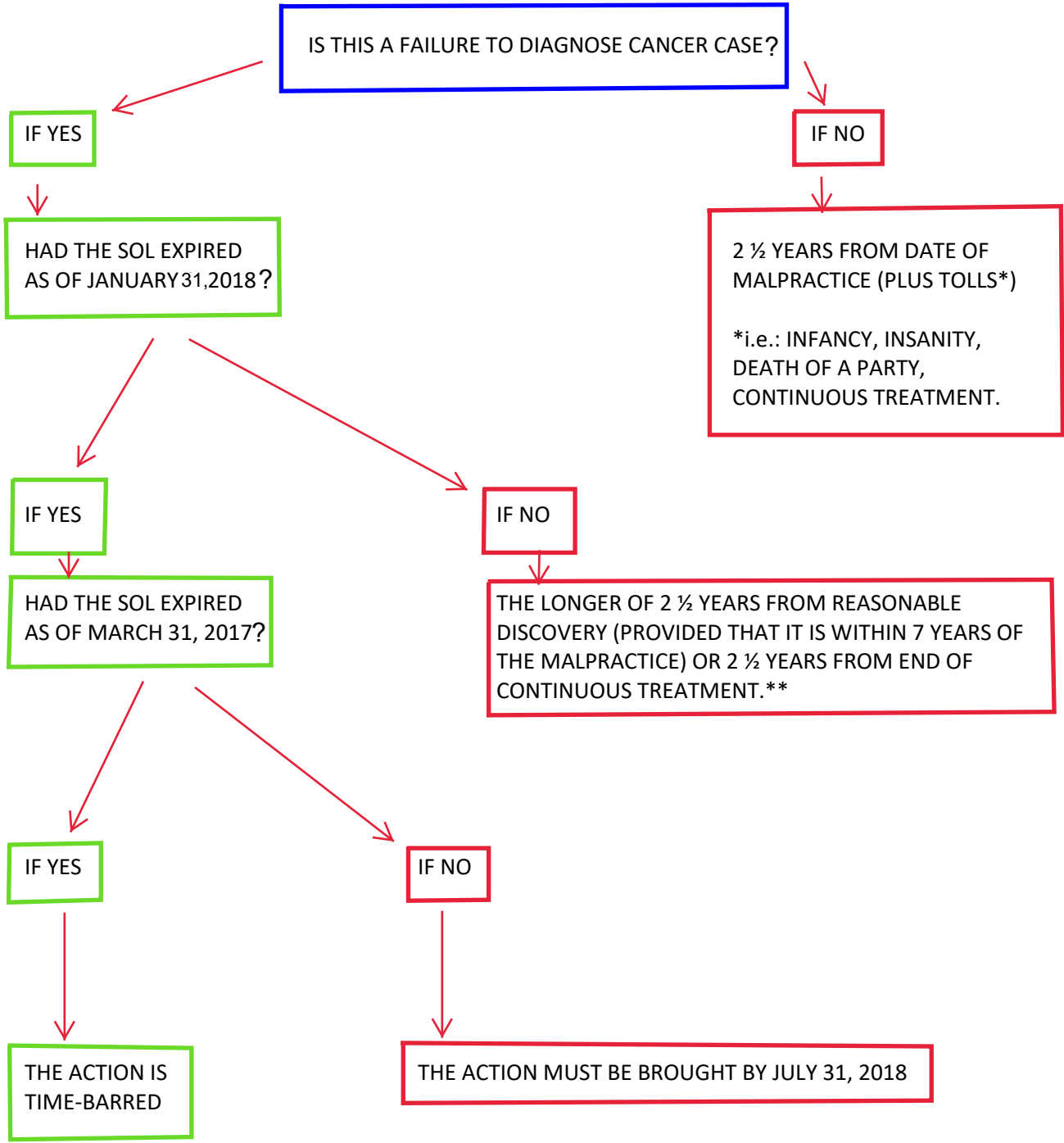


LAVERN'S LAW



**IN A CLAIM AGAINST A MUNICIPAL DEFENDANT, THE APPROPRIATE TIME PERIODS (I.E., ONE YEAR AND 90 DAYS) APPLY.