Clients' Security Board of the Supreme Judicial Court of Massachusetts

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Annual Report

TO THE

SUPREME JUDICIAL COURT

FISCAL YEAR 2016

September 1, 2015 - August 31, 2016

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CLIENTS' SECURITY BOARD of the Supreme Judicial Court of Massachusetts

Dear Reader,

Just last year in this space I remarked how fiscal year 2015 "continued the parade of the unpredictables in CSB history." Little did I know what dramatic differences fiscal year 2016 would deliver. Here are a few examples.

- Last year the Clients' Security Board (the "Board") awarded \$2.9 million (the highest amount ever) to 61 claimants. This year we awarded \$0.85 million (the lowest amount in 23 years) to 28 claimants.
- This year's dismissal rate (dismissals divided by adjudications) of 44% was the sixth largest rate in the last 36 years. Two dismissals alone claimed losses totaling \$1.2 million. Both presented daunting fact patterns and involved lengthy hearings.

The lesson that emerges from all of this is that a single year does not create a trend. One can begin to understand the Board's rhythm only by examining its statistics over many years.

Despite the year-to-year fluctuations described above, 2016 also provided some perennially predictable results. Trusts & Estates continued its reign (10 of the last 13 years) as the leading category in total dollars awarded this year. The top five lawyers appearing before the Board misappropriated \$655,593, or 77% of the total of \$846,842 awarded. The 23 lawyers who appeared before the Board in fiscal year 2016 represented an infinitesimally tiny percentage (0.0004%) of the 59,503 registered lawyers in the Commonwealth.

This year marked the first time in the Board's history that the Office of the State Auditor (the "OSA") audited Board operations. This was not a financial audit (the Board does not receive or use any taxpayer funds), but rather a performance audit. Representatives of the OSA spent portions of FY2015 and FY2016 in the Board's offices interviewing Board staff and reviewing hundreds of pages of the 220 confidential claims filed between September 1, 2012 and February 28, 2015. The OSA released its official audit report in February, 2016 that can be found at:

http://www.mass.gov/auditor/docs/audits/2016/201511003j.pdf

In audit parlance, the result was a "clean" audit, about which the Board and staff are most pleased. The clean audit could not have been achieved without the hard work of the Board staff, and the results are a testament to their professionalism and the quality of their work, both during the audit process and for the years prior to the audit.

Assistant Board Counsel Karen O'Toole's national standing in the Client Protection community was also affirmed when she was chosen to be a member of a select ABA consultation team that visited a large northeastern state to meet with members of its client protection program and the Justices of that state's Supreme Court to review their activities and challenges.

In closing, we take note that during February, 2015, three justices of the SJC announced their retirement from the Court. They are Robert J. Cordy, Francis X. Spina and Fernande R. V. Duffly, who jointly represent thirty-seven years of experience on the Court. Because of his assignment as the Court's liaison to the Board, Justice Spina was closest to the workings of the Board. All three Justices are remarkable individuals, each of whom has made noteworthy contributions to justice in Massachusetts. We offer them our profound gratitude and best wishes.

This year Massachusetts remains, again, both unique in, and in the vanguard of, the client protection movement in the United States. For this I wish to gratefully acknowledge the unwavering support of the Supreme Judicial Court and the thoughtful, selfless and dedicated service of my Board colleagues and Board counsel.

Very traly yours,

D. Ethan Jeffer

Chair

Total Awarded	\$846,842.96
Claims Adjudicated	50
Total Awards	28
Lawyers Responsible	23 out of 59,503 (0.0004%)
# Claims Pending, Year-End	50
\$ Claims Pending, Year-End	\$2,924,176.25

FY 16 – Significant Numbers

Clients' Security Fund Balances - FY2016

Fund as of 8/31/15	\$4,701,445
Cash as of 8/31/15	\$10,630
Allocation FY2016	\$3,287,925
Awards FY2016	(\$846,842)
Restitution FY2016	\$101,969
Interest FY2016	\$15,394
Fund as of 8/31/16	\$7,270,521

Fiscal Year	Claims Filed	Claims Adjudicated	Claims Dismissed	Awards Made	Total Awards
1975-1979	195	126	76	50	\$148,767.80
1980	126	60	38	22	\$71,208.00
1981	42	126	61	65	\$244,276.18
1982	30	29	9	20	\$80,212.00
1983	35	40	7	33	\$152,005.00
1984	45	42	17	25	\$141,125.67
1985	46	34	12	22	\$224,904.17
1986	23	38	7	31	\$214,810.75
1987	42	34	12	22	\$503,776.00
1988	28	24	13	11	\$267,954.24
1989	51	40	16	24	\$146,720.06
1990	74	73	18	55	\$759,025.23
1991	71	55	20	35	\$624,592.42
1992	124	85	16	69	\$968,894.77
1993	146	95	22	73	\$1,111,181.93
1994	109	157	27	130	\$1,203,911.62
1995	90	103	35	68	\$1,602,217.70
1996	139	100	33	67	\$1,696,870.13
1997	81	113	30	83	\$2,058,900.92
1998	119	102	46	56	\$1,254,229.91
1999	80	98	32	66	\$2,119,675.47
2000	83	108	22	86	\$2,744,848.83
2001	119	70	15	55	\$1,963,555.27
2002	82	94	25	69	\$1,066,379.91
2003	116	56	11	45	\$1,055,477.00
2004	90	157	58	99	\$2,412,597.49
2005	81	81	26	55	\$2,203,527.19
2006	91	93	51	42	\$1,653,026.91
2007	77	88	31	57	\$1,958,904.76
2008	108	89	21	68	\$2,654,436.60
2009	95	116	33	83	\$1,328,039.01
2010	82	106	14	92	\$2,397,677.77
2011	106	97	34	63	\$2,059,194.55
2012	85	113	27	86	\$2,111,791.36
2013	108	83	14	69	\$2,801,665.59
2014	121	142	28	114	\$1,324,815.87
2015	59	85	24	61	\$2,949,085.20
2016	47	50	22	28	\$846,842.96
	-	TOTAL		2,199	\$49,127,126.24

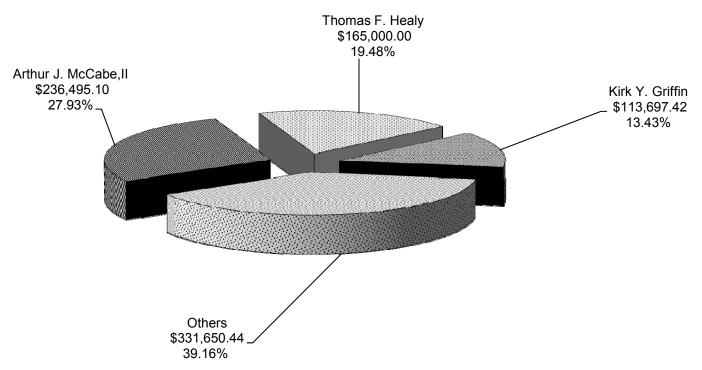
Claims Activity Chart 1975-2016

Defalcations & Awards by Disciplined/Deceased Lawyers

Disciplined Lawyer	Town	County	No. of Awards	Amount Awarded	Defalcation Amounts
Arthur J. McCabe, II	Andover	Essex	1	\$236,495.10	\$236,495.10
Thomas F. Healy*	Needham	Norfolk	1	\$165,000.00	\$165,000.00
Kirk Y. Griffin	Marblehead	Essex	1	\$113,697.42	\$113,697.42
Kevin P. Whitaker	Weymouth	Norfolk	1	\$94,401.42	\$94,401.42
Anthony Paul Boczenowski*	Arlington	Middlesex	1	\$46,000.00	\$46,000.00
Richard A. Dalton	Marstons Mills	Barnstable	1	\$39,177.93	\$39,177.93
Elaine M. Clark	Peabody	Essex	3	\$34,000.00	\$34,000.00
James S. Gregson	Wakefield	Middlesex	1	\$28,532.08	\$28,532.08
Michael J. Krantz	Boca Raton, FL	Palm Beach	1	\$19,247.40	\$19,247.40
Alexander R. Cain	Andover	Essex	1	\$12,500.00	\$12,500.00
Thomas Kevin Delehanty	S. Boston	Suffolk	1	\$12,184.53	\$12,184.53
Reinaldo Gonzalez	Springfield	Hampden	1	\$10,000.00	\$10,000.00
Richard J. Savastano*	Hampton, NH	Rockingham	2	\$8,933.00	\$8,933.00
Michael F. Germano	Wilmington	Middlesex	2	\$5,701.74	\$5,701.74
Melina Merino	Norwood	Norfolk	2	\$4,225.00	\$4,225.00
Ernest A. Solomon	Salem, NH	Rockingham	1	\$4,100.00	\$4,100.00
Fabian Powell	Boston	Suffolk	1	\$3,500.00	\$3,500.00
Burton Samuel Kliman*	Chestnut Hill	Middlesex	1	\$2,495.00	\$2,495.00
Rosaleen J. Clayton	Auburn	Worcester	1	\$2,000.00	\$2,000.00
George Kersey	Framingham	Middlesex	1	\$1,600.00	\$1,600.00
Alan James Vanaria	Springfield	Hampden	2	\$1,552.34	\$1,552.34
Michael R. Lustig	Quincy	Norfolk	1	\$1,500.00	\$1,500.00
Ross A. Annenberg	Hopkinton	Middlesex	1	\$0.00	\$842.22**
		TOTAL	29	\$846,842.96	\$847,685.18

* Deceased

** The \$842.22 was paid by a third party, not by the Clients' Security Board.



Lawyers with Highest Defalcations

Awards by Categories

Category	No. of Awards	% of Total Awards	Total Awarded	% Total \$\$ Awarded	Total Defalcation	% of Total Defalcation
Fiduciary	3	10.71%	\$71,247.40	8.41%	\$71,247.40	8.40%
Trusts & Estates	5	17.86%	\$284,461.30	33.59%	\$284,461.30	33.56%
Real Estate	1	3.57%	\$236,495.10	27.93%	\$236,495.10	27.90%
Unearned Retainer	13	46.43%	\$53,853.00	6.36%	\$53,853.00	6.35%
Settlement	4	14.29%	\$32,284.42	3.81%	\$32,284.42	3.81%
PI Settlement	2	7.14%	\$168,501.74	19.90%	\$169,343.96*	19.98%
Total	28	100.00%	\$846,842.96	100.00%	\$847,685.18*	100.00%

* The \$842.22 difference between "Total Defalcation" and "Total Awarded" was paid by a third party, not by the Clients' Security Board.

FIDUCIARY: THE MISUSE OF FUNDS HELD BY AN ATTORNEY ACTING AS A FIDUCIARY ARISING FROM AN ATTORNEY-CLIENT RELATIONSHIP.

Disciplined Lawyer	No. of Awards	Total Awards	% of Total Awarded
Elaine M. Clark	1	\$6,000.00	8.42%
*A. P. Boczenowski	1	\$46,000.00	64.56%
Michael J. Krantz	1	\$19,247.40	27.01%
Total	3	\$71,247.40	100.00%

REAL ESTATE: MISAPPROPRIATION OF DEPOSITS, ESCROWS, PURCHASE MONEY OR SALE PROCEEDS IN PURCHASE, SALE, AND RE-FINANCE TRANSACTIONS.

Disciplined Lawyer	No. of Awards	Total Awards	% of Total Awarded
Arthur J. McCabe, II	1	\$236,495.10	100.00%
Total	1	\$236,495.10	100.00%

SETTLEMENT: MISAPPROPRIATION OF PROCEEDS FROM THE SETTLEMENT OF NON-PERSONAL INJURY LITIGATION MATTERS.

Disciplined Lawyer	No. of Awards	Total Awards	% of Total Awarded
James S. Gregson	1	\$28,532.08	88.38%
Michael F. Germano	1	\$2,200.00	6.81%
Alan James Vanaria	2	\$1,552.34	4.81%
Total	4	\$32,284.42	100.00%

PERSONAL INJURY SETTLEMENT: MISAPPROPRIATION OF PROCEEDS FROM THE

SETTLEMENT OF PERSONAL INJURY MATTERS.

Disciplined Lawyer	No. of Awards	Total Awards	% of Total Awarded
Michael F. Germano	1	\$3,501.74	2.08%
*Thomas F. Healy	1	\$165,000.00	97.92%
Total	2	\$168,501.74	100.00%

TRUSTS AND ESTATES: THE MISAPPROPRIATION OF ASSETS FROM A TRUST, AN ESTATE, OR THEIR RESPECTIVE BENEFICIARIES BY AN ATTORNEY ACTING AS AN ATTORNEY OR AS A FIDUCIARY.

Disciplined Lawyer	No. of Awards	Total Awards	% of Total Awarded
Elaine M. Clark	1	\$25,000.00	8.79%
Kirk Y. Griffin	1	\$113,697.42	39.97%
Richard A. Dalton	1	\$39,177.93	13.77%
Thomas Kevin Delehanty	1	\$12,184.53	4.28%
Kevin P. Whitaker	1	\$94,401.42	33.19%
Total	5	\$284,461.30	100.00%

UNEARNED RETAINER: CLIENT MONEY ACCEPTED BY AN ATTORNEY WHO FAILED TO PERFORM THE AGREED UPON LEGAL SERVICE. THESE CLAIMS SHOULD NOT BE CONFUSED WITH FEE DISPUTES OR MALPRACTICE CLAIMS WHERE AN ATTORNEY NEGLIGENTLY PERFORMS LEGAL SERVICES CAUSING FINANCIAL LOSS TO A CLIENT.

Disciplined Lawyer	No. of Awards	Total Awards	% of Total Awarded
Reinaldo Gonzalez	1	\$10,000.00	18.57%
Elaine M. Clark	1	\$3,000.00	5.57%
Fabian Powell	1	\$3,500.00	6.5%
Melina Merino	2	\$4,225.00	7.85%
*Richard J. Savastano	2	\$8,933.00	16.59%
Ernest A. Solomon	1	\$4,100.00	7.61%
Michael R. Lustig	1	\$1,500.00	2.79%
*Burton Samuel Kliman	1	\$2,495.00	4.63%
Alexander R. Cain	1	\$12,500.00	23.21%
George E. Kersey	1	\$1,600.00	2.97%
Rosaleen J. Clayton	1	\$2,000.00	3.71%
Total	13	\$53,853.00	100.00%

* Deceased

RESTITUTION

Category	Amount Collected
Court Ordered	\$76,850.48
CSB Activity	\$1,200.00
Voluntary	\$23,918.16
Total	\$101,968.64

DISMISSALS

Grounds	No. of Claims
3rd Party	1
Insufficient Data	7
No Defalcation	8
Voluntary Withdrawal	4
Restitution	2
Total	22

CLAIMS PENDING

Туре	# of Claims Pending	\$Total Claims
Fiduciary	4	\$818,519.94
Real Estate	5	\$696,890.27
Settlement	4	\$103,731.87
Trusts & Estates	10	\$1,062,057.62
Unearned Retainer	20	\$131,017.22
PI Settlement	7	\$111,959.33
Total	50	\$2,924,176.25

Information on filing a claim for reimbursement can be found at www.mass.gov/ClientsSecurityBoard

or contact the Clients' Security Board 99 High Street, 2nd Floor Boston, MA 02110 Telephone: 617-728-8700 Fax: 617-482-8000

Board Members

D. Ethan Jeffery, Esq., **Chair**, was appointed to the Board on January 1, 2011. He is a shareholder in the law firm of Murphy & King, P.C. where his practice focuses on representing debtors, trustees, and creditors in complex Chapter 11 cases, and representing debtors and creditors in non-bankruptcy restructurings and workouts. Mr. Jeffery received a B.A. from the University of New Hampshire and a J.D. from Villanova Law School. Mr. Jeffery is a member of the American Bankruptcy Institute's Executive Advisory Board for the Northeast Conference, is the co-chair of the Boston Bar Association's Commercial Finance Committee, and is listed in *Chambers USA: America's Leading Lawyers for Business*.

Joseph H. Baldiga, Esq., Vice Chair, was appointed to the Board on March 1, 2012. As a partner in the



Creditors' Rights and Bankruptcy Group of the Worcester firm of Mirick O'Connell, LLP, he concentrates his practice in the areas of commercial creditor and debtor rights, bankruptcy proceedings, out-of-court loan restructurings and the purchase and sale of distressed businesses. Since 1998, Mr. Baldiga has also served as a panel Chapter 7 Bankruptcy Trustee for the District of Massachusetts (Western Division), and has acted as an operating trustee, liquidating agent and court-appointed examiner in numerous matters. Mr. Baldiga received his law degree, *magna cum laude*, from Boston College Law School, where he was elected to the Order of the Coif, and his B.A., *magna cum laude*, from Boston College, and previously served as co-chair of the Bankruptcy Section of each of the Boston Bar Association and the Worcester Bar Association.

Martin J. Newhouse, Esq., Treasurer, was appointed to the Board effective December 1, 2013. Mr. Newhouse is President of the New England Legal Foundation. Founded in 1977, NELF is a public interest nonprofit and nonpartisan courtroom advocate for the New England business community, as well as a resource on important business law and property rights issues. Prior to joining NELF in 2004, Mr. Newhouse had a twenty-year legal career at Ropes & Gray LLP, where he was a partner in the Litigation Department, chair of the firm's pro bono committee, and advised the firm on legal ethics. As President of NELF, Mr. Newhouse oversees a legal staff that is active in appellate litigation throughout New England and the rest of the country, filing amicus briefs in both state and federal courts, including the United States Supreme Court, in business and property rights cases. Mr. Newhouse served as a Hearing Officer for the Massachusetts Board of Bar Overseers from 2003-2009,

is a member of the Boston Bar Association's Ethics Committee, and teaches Professional Responsibility at Suffolk University Law School. Mr. Newhouse received an A.B. in economics from Columbia College, a Ph.D. in modern European history from Columbia University, and a J.D. from Yale Law School. In addition to his legal activities, Mr. Newhouse is on the Advisory Boards of the Massachusetts Foundation for the Humanities and the Winchester Community Music School, and has published on a variety of subjects from the philosopher Friedrich Nietzsche to current legal issues.

Board Members

Amy S. Locke, Esq., Secretary, was appointed to the Board effective February 1, 2013. She is a senior litigation management associate at Coverys, a medical malpractice insurer. Prior to achieving this position, Ms. Locke was a career trial attorney who focused her practice on defending bodily injury claims, investigating and litigating suspected cases of insurance fraud, and analyzing coverage issues. She practiced at the Cambridge firm of Bellotti & Barretto and at the Boston regional office of Wilson Elser. Ms. Locke received her B.A. magna cum laude from the University of Massachusetts/Boston and her J.D. cum laude from Suffolk University Law School. In 2012, she earned the Registered Professional Liability Underwriter (RPLU) designation and has taught several courses for the program, including the Lawyers Professional Liability Insurance module.

John G. Bagley, Esq., was appointed to the Board effective February 1, 2013. He is a partner in the Springfield office of Morrison Mahoney LLP, where he concentrates his practice in civil litigation. He is a past President of the Hampden County Bar Association; former Chairperson of the Mass. Bar Association Judicial Administration Section; former Chairperson of the Hampden County Medical-Legal Society; has served on the Board of Editors of *Mass Lawyers Weekly*; and is a former member of the Mass. Bar Association Committee on Judicial Appointments. In 2008, he was elected as a member of the American Board of Trial Advocates. In 2011, he was invited to Fellowship in the American College of Trial Lawyers and presently serves as a member of its State Committee. Mr. Bagley, a graduate of the College of the Holy Cross and Suffolk Law School, he was admitted to the bar in 1983.

W. Lee H. Dunham, Esq., was appointed to the Board effective January 1, 2015. He is a partner in the Investment Management Group of Sullivan & Worcester LLP and practices general corporate and securities law. Mr. Dunham served as managing partner of the firm from 1996 to 2002. He has served on the Board of Bar Overseers and was Chair from 2013 to 2014. He has also served as Co-Chair of the Boston Bar Association Senior Lawyers Section and as a Director of Greater Boston Legal Services and received its Southgate Volunteer Award. Mr. Dunham received a B.A. from Harvard College and a J.D. from Yale Law School.

Judith Goldberg, Esq., was appointed to the Board effective January 1, 2015. She is a Senior Policy Analyst in the Massachusetts Office of the Inspector General. She has also worked as a litigation associate at McDermott, Will and Emery, Deputy General Counsel in Governor Romney's Legal Office, Deputy General Counsel for the Executive Office of Health and Human Services, and as in-house counsel at Five Star Quality Care, Inc., a publicly-traded company that manages senior living facilities across the country. Ms. Goldberg earned a B.A. in psychology and sociology from Boston University, an Ed.M. from Harvard University in counseling processes, and a J.D. from Boston University where she was the managing editor of the *Law Review*.

William J. LeDoux Award Recipients

William J. LeDoux served as a member of the Board from 1987 to 1997, including seven years as Chairman. He distinguished himself by tirelessly advancing the Board's goals of serving the public. In 1997 the Board established this award to recognize a lawyer who has demonstrated extraordinary skill and perseverance in representing a claimant before the Board.



William J. LeDoux (1931-1999)



Peter H. Sutton, Boston 1998 Recipient



Nathan H. Proctor, Oxford 1999 Recipient



Charles F. Proctor, Oxford 1999 Recipient



Thomas G. Hoffman, Boston 2000 Recipient



Douglas W. Salvesen, Boston 2002 Recipient



Jerry Cohen, Boston 2003 Recipient



Laura Hancock Barry, Worcester 2004 Recipient



Hung Tran, Boston 2005 Recipient



Hang Nina T.K. Nguyen, Boston 2005 Recipient



Russell S. Channen, Haverhill 2010 Recipient



S. Peter Ziomek, Jr., Amherst 2010 Recipient



Leonard A. Frisoli, Cambridge 2012 Recipient



Timothy J. Perry, Boston 2014 Recipient

PRO BONO LAWYERS

The Board is pleased to acknowledge and thank the following lawyers who generously contributed their time and talents during FY 2016 to represent claimants before the Board for which service, by Court Rule, they may not receive compensation.

David M. Asack, Esq., Brockton, MA	A. Craig Brown, Esq., Springfield, MA
Theodore W. Connolly, Esq., Dedham, MA	James M. Cullen, Esq., Mattapan, MA
Geoffrey A. Domenico, Esq., Brockton, MA	Jonathan R. Elliott, Sr., Esq., Springfield, MA
Mark A. Gallant, Esq., Topsfield, MA	Michael D. Gorman, Esq., Holden, MA
Donald J. MacDonald, Esq., Saugus, MA	James F. Mears, Jr., Esq., Peabody, MA
John E. Pearson, Esq., Springfield, MA	Robert F. Peck, Jr., Esq., Salem, MA
Stephen W. Rider, Esq., Hingham, MA	David P. Russman, Esq., Wenham, MA
Roberta Schreiber, Esq., North Reading, MA	John Ullian, Esq., Braintree, MA

Abigail Williams, Esq., Worcester, MA

CLIENTS' SECURITY BOARD MEMBERSHIP 1974-PRESENT

*Philip J. Assiran (1981-1983) John G. Bagley (2013-) Joseph H. Baldiga (2012-) Thomas O. Bean (2005-2010) George N. Beauregard (1982-1986) *Barry D. Berkal (1981-1986) Mark N. Berman (1997-2002) Stanley B. Bernstein (1992-1996) Mark I. Berson (1995-2000) Edward S. Cheng (2008–2013) *Thomas H. Collins (1974-1981) J. Elizabeth Cremens (1987-1992) Judith A. Cross-Donahue (1988-1998) Peter G. DeGelleke (2003-2008) *Charles R. Desmarais (1974-1980) Merrilynn R. Douglas (1989-1994) Patricia M. Dunbar (1997-1999) W. Lee H. Dunham (2015 -) John J. Egan (2007-2013) Harrison A. Fitch (1986-1993) John R. Gobel (2001-2006) Charles W. Goddard (2007-2012) Judith Goldberg (2015 -) Joel S. Greenberg (1980-1988) *Edward B. Hanify (1974-1979) *Paul F. Hannah (1974-1976) Ruth-Arlene W. Howe (1983-1988) D. Ethan Jeffery (2011-) Raymond J. Kenney, Jr. (1979-1987)

Pamela Jeanne Koehr (2004-2010) Maria J. Krokidas (1979-1984) Elizabeth O'Neill LaStaiti (1982-1986) *William J. LeDoux (1987-1997) Edward J. Lee (1987-1992) Amy S. Locke (2013-) S. Thomas Martinelli (1975-1977) Denzil D. McKenzie (2007-2013) Edward W. McIntyre (1999-2004) *Stanley B. Milton (1974) Francis C. Morrissey (2010 - 2014) Guy B. Moss (2002-2007) Frederick L. Nagle, Jr. (1990-1995) Martin J. Newhouse (2013 -) Loretta Sullivan O'Brien (1992–1997) Kathryn A. O'Leary (2004-2010) Thomas E. Peisch (1994-1999) Michelle M. Porter (2010-2014) Dorothy G. Sanders (1992-1997) Mary H. Schmidt (1997-2002) Edward D. Simsarian (1984-1989) Thomas G. Sitzmann (1996-2001) Joseph D. Steinfield (1998-2003) Peter H. Sutton (2000-2005) Evelynne L. Swagerty (1999-2004) *Berge C. Tashjian (1978-1980) Charles Y. Wadsworth (1977-1982) Lucy W. West (2002-2007)

*Deceased

BOARD STAFF

MICHAEL A. FREDRICKSON Board Counsel

> KAREN D. O'TOOLE Assistant Board Counsel

> ADAM M. LUTYNSKI Assistant Board Counsel

CLIENTS' SECURITY BOARD OF THE SUPREME JUDICIAL COURT 99 High Street ** Boston, MA 02110-2320 ** Tel: 617-728-8700 ** Fax: 617-482-8000 Web site: http://www.mass.gov/ClientsSecurityBoard