

SSL Handshake Analysis

Computer Measurement Group Webinar

Nalini Elkins
Inside Products, Inc.
nalini.elkins@insidethestack.com



Inside Products, Inc.

(831) 659-8360

www.insidethestack.com

www.ipproblemfinders.com

Bank Hackers Steal Millions via Malware

In late 2013, an A.T.M. in Kiev started dispensing cash at seemingly random times of day.

No one had put in a card or touched a button.

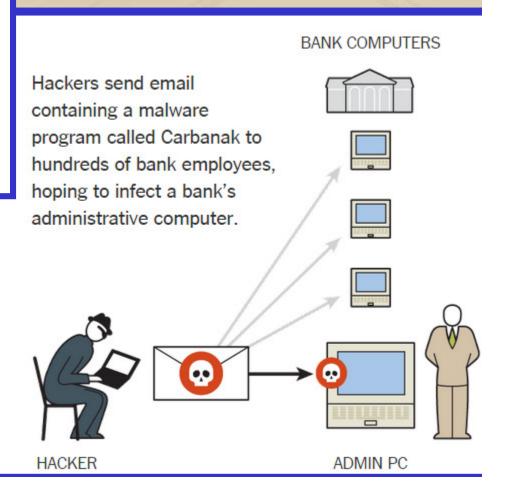
Cameras showed that the piles of money had been swept up by customers who appeared lucky to be there at the right moment.

By DAVID E. SANGER and NICOLE PERLROTH NY Times
FEB. 14, 2015

Bank Hackers

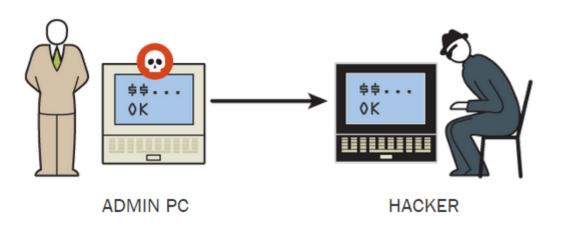
How Hackers Infiltrated Banks

Since late 2013, an unknown group of hackers has reportedly stolen \$300 million — possibly as much as triple that amount — from banks across the world, with the majority of the victims in Russia. The attacks continue, all using roughly the same modus operandi:



Bank Hackers

Programs installed by the malware record keystrokes and take screen shots of the bank's computers, so that hackers can learn bank procedures. They also enable hackers to control the banks' computers remotely.



Bank Hackers

By mimicking the bank procedures they have learned, hackers direct the banks' computers to steal money in a variety of ways:

Transferring money into hackers' fraudulent bank accounts

Using e-payment systems to send money to fraudulent accounts overseas

Directing A.T.M.s to dispense money at set times and locations

Agenda

We will diagram and discuss:

- SSL handshakes with only a server certificate,
- SSL handshakes with both server and client certificates, and
- Resumed handshakes

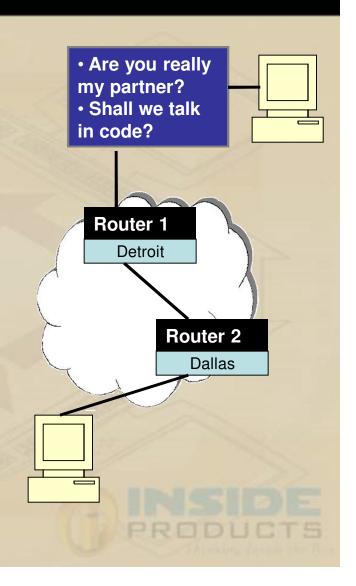
Then, we will move on to:

- Diagnose SSL handshake problems,
- View invalid certificate authorities and bad certificates,
- Discuss incorrect cipher suites, and
- Analyze performance issues.



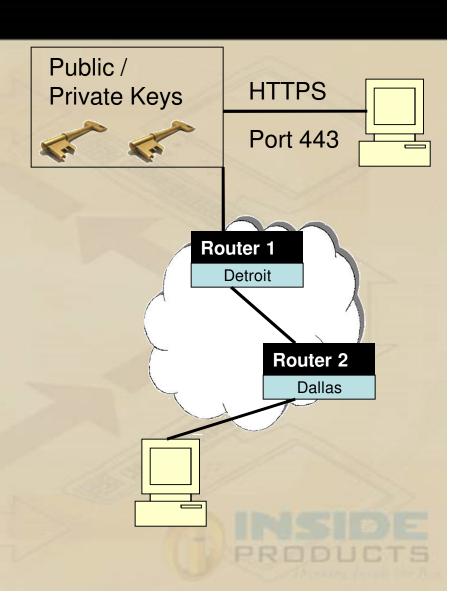
What is Secure Sockets Layer?

- Secure Sockets Layer (SSL) widely used protocol developed by Netscape
- Main functions:
 - Server authentication
 - Data privacy and integrity
 - Optional client authentication via digital certificate
- Multiple versions exist: SSLv2 and SSLv3. (SSLv2 prohibited in RFC6176)
- Became Internet Standard: Transport Layer Security (TLS): RFC2246, RFC3546, RFC4346, RFC5246 etc.
- TLSv1.2 is the latest version. (TLSv1.0, 1.1 exist)
- Slight differences between SSLv3 and TLS versions.



How Does SSL Work?

- Uses two keys:
 - public key known to everyone
 - private key known only to recipient
- URLs with SSL start with https: instead of http:
- SSL HTTP uses port 443 instead of port 80.
- Other ports (Telnet, TN3270, FTP, etc) no convention



Key Based Algorithms

?????

- Most modern algorithms are key-based.
- A key-based algorithm uses an encryption key to encrypt the message
- Receiver uses decryption key to decrypt the message
- Some algorithms use same key to encrypt and decrypt
- Some do not

Encryption Key: TIGER

Encrypted Message:

Scr qul wdjj gmkr mus smkmppmw

Decryption Key: TIGER

Decrypted Message:

The sun will come out tomorrow

Encryption Key: FLOWER

Decryption Key: TIGERS

Asymmetric Algorithms

- Symmetric algorithms
 - Same key to encrypt / decrypt
- Asymmetric algorithms
 - Different key to encrypt / decrypt
- Asymmetric: Public-key algorithms
 - Private key: Key must be known only by its owner
 - Public key: Key is known to everyone
 - Relation between both keys: What one key encrypts, the other one decrypts
- Main disadvantage: asymmetric not as fast as symmetric

Encryption Key: TIGER

Encrypted Message:

Scr qul wdjj gmkr mus smkmppmw

Decryption Key: TIGER

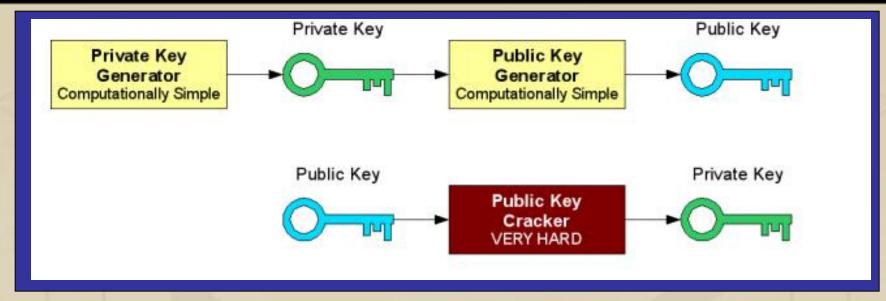
Decrypted Message:

The sun will come out tomorrow

Public Key: FLOWER

Private Key: TIGERS

Key Generation



- Easy to compute public key from private key
- Very hard to compute private key from public key
- Some algorithms need months or even years to get private key from public key
- RSA algorithm invented in 1978 by Ron Rivest, Adi Shamir, and Leonard Adleman
- Rely on hard to invert functions
 - Factoring prime numbers
 - Modulus.

Factoring Prime Numbers

- A prime number (or prime) has exactly two distinct divisors: 1 and itself.
- Smallest twenty-five prime numbers (all the prime numbers under 100) are:

2, 3, 5, 7, 11, 13, 17, 19, 23, 29, 31, 37, 41, 43, 47, 53, 59, 61, 67, 71, 73, 79, 83, 89, 97

- Prime factorization is a list of all the prime-number factors of a given number.
- The prime factorization does not include 1, but does include every copy of every prime factor. For instance, the prime factorization of 8 is 2×2×2, not just "2".
- 2 is the only factor, but you need three copies of it to multiply back to 8, so the prime factorization includes all three copies

Cracking RSA?

- Challenge was placed in Martin Gardner's column in 1977 in Scientific American. Readers invited to factor:
 - C=114,381,625,757,888,867,669,235,779,976,146,612,010,218,296,721,242,362,562,561,842,935,706,935,245,733,897,830,597,12 3,563,958,705,058,989,075,147,599,290,026,879,543,541 into its two prime number factors.
- First solver wins one hundred dollars! (And glory!)
- Solved 17 years later in April 26, 1994.
 - International effort 600 volunteers, workstations, mainframes, and supercomputers
 - Attacked number above for eight months
- The RSA algorithm is seen as safe.
- Numbers used are much larger

Elliptic Curve Cryptography



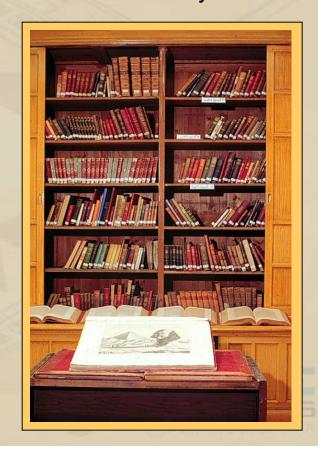
Thanks to Johannes Kepler, we know that the planets move in an elliptic orbit with the sun at one focus.

- Elliptic-curve cryptography (ECC) can use smaller keys
- More efficient
- Speed and size matter
- Sensor networks, etc.

SSL Applications

- SSL implementation: special SSL socket calls
- Transparent to TCP stack
- APIs: C/C++ or Java
- TCP applications only!
- UDP, ICMP etc not supported
- Datagram TLS (DTLS) available for UDP

SSL Socket Library: TCP Only



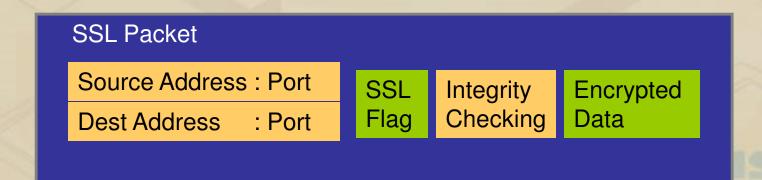
SSL Packet Encryption

- Protects TCP packet payload
- IP header and TCP header unencrypted
- IPSec encrypts entire packet

No Time	Source	Destination	Protocol	Info
259 167.343036	66.218.70.70	192.168.1.101	SSLv3	Application Data
 Internet Protoco Transmission Contource port: 22 Destination portination portination 	: AsustekC_39:29:21 l, Src: 192.168.1.3 trol Protocol, Src 259 (2259) rt: https (443) r: 588 (relative t number: 3825	o (00:11:d8:39:29:2k L01 (192.168.1.101), Port: 2259 (2259),	Dst: 0 Dst Por	66.218.70.70 (66.2

SSL Packet and Flow

- Typical SSL packet may contain:
 - SSL flags: type of SSL message.
 - Cryptographic integrity checking (typically using the MD5 or SHA-1 algorithm).
 - Encrypted data (typically using the RC2, RC4, DES, or Triple DES algorithms).
- SSL connection begins with handshake (asymmetric cryptography)
- Followed by data transfer (also called the SSL record protocol) uses symmetric cryptography

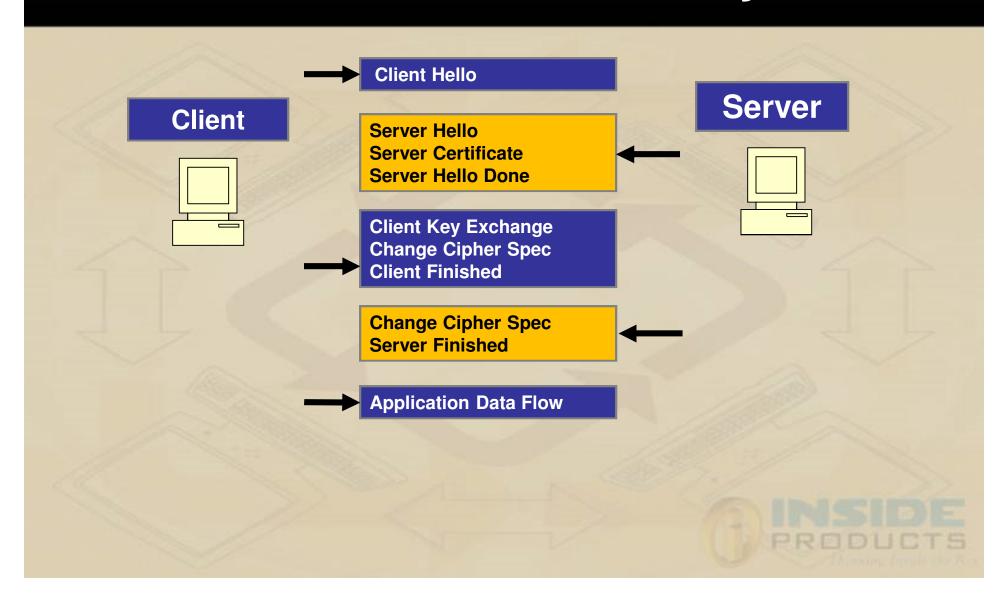


SSL Handshake

- SSL handshake: initial setup
- Exchange of information
- Includes:
 - Authentication of server
 - Decision on how data is to be encrypted
 - Optionally, authentication of client
- No encryption used initially

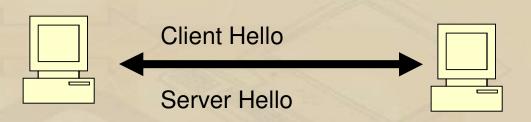


Packets in SSL Handshake Server Certificate Only

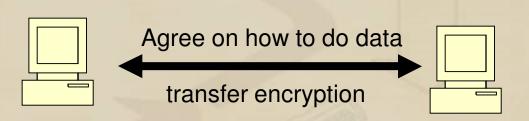


SSL Protocol Exchanges

 The client connects to the server indicating that it wants to perform SSL. Contains sessionID. Server agrees ("server hello"). Handshake begins.



 The client and server agree on a common symmetric algorithm to be used for the data transfer that follows the handshake.
 Both have a list of possible algorithms in the order of preference





Client Hello

```
Secure Sockets Layer
🛮 TLSv1 Record Layer: Handshake Protocol: Client Hello 🛑
   Content Type: Handshake (22)
   Version: TLS 1.0 (0x0301)
   Length: 92
  ■ Handshake Protocol: Client Hello
    Handshake Type: Client Hello (1)
    Length: 88
    Version: TLS 1.0 (0x0301) ←

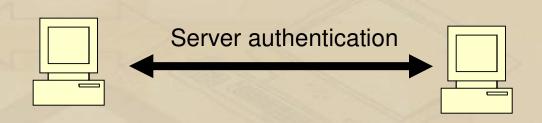
    ■ Random

    Session ID Length: 0
    Cipher Suites Length: 12
   Gipher Suites (6 suites)
     Cipher Suite: TLS_RSA_WITH_CAMELLIA_256_CBC_SHA (0x0084)
     Cipher Suite: TLS_RSA_WITH_AES_256_CBC_SHA (0x0035)
     Cipher Suite: TLS_RSA_WITH_CAMELLIA_128_CBC_SHA (0x0041)
     Cipher Suite: TLS_RSA_WITH_AES_128_CBC_SHA (0x002f)
     Cipher Suite: SSL_RSA_FIPS_WITH_3DES_EDE_CBC_SHA (0xfeff)
     Cipher Suite: TLS_RSA_WITH_3DES_EDE_CBC_SHA (0x000a)
    Compression Methods Length: 1

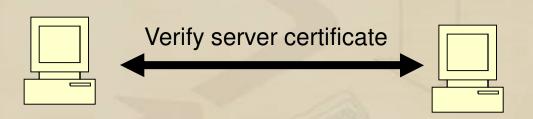
    ⊕ Compression Methods (1 method)
```

SSL Protocol Exchanges

 The server provides its public key in its certificate to the client-this is also called server authentication, and is a required step of the SSL handshake.



 The client verifies the integrity of the server's certificate.
 Depending on the client design, if this certificate is not available, the client may ask the end user to agree to either pursue the communication or to abort it.





Server Hello

```
■ Secure Sockets Layer
 ■ TLSv1 Record Layer: Handshake Protocol: Server Hello ←
    Content Type: Handshake (22)
    Version: TLS 1.0 (0x0301)
    Length: 81
   ■ Handshake Protocol: Server Hello
      Handshake Type: Server Hello (2)
      Length: 77
      Version: TLS 1.0 (0x0301)
    ■ Random
        GMT Unix Time: Jan 5, 2015 13:07:51.000000000 Pacific Standard Time
        Random Bytes: 8f9d2309818b0cf23f3269a632c7016924b867d84b75f38e...
      Session ID Length: 32
      Session ID: 0c1900002176570af679c93a5988a6590d9243e9c843912f...
      Cipher Suite: TLS_RSA_WITH_AES_128_CBC_SHA (0x002f)
      Compression Method: null (0)
```

Server Certificate

```
□ Handshake Protocol: Certificate

  Handshake Type: Certificate (11)
  Length: 923
  Certificates Length: 920
 □ Certificates (920 bytes)
    Certificate Length: 917
  □ Certificate (id-at-commonName=Nalini Elkins,id-at-organizationalUnitName=Engineering,i
    ■ signedCertificate
      version: v3 (2)
       serialNumber: 172846151

■ signature (sha256WithRSAEncryption)

     □ issuer: rdnSequence (0)

■ rdnSequence: 6 items (id-at-commonName=Nalini Elkins,id-at-organizationalUnitName=
     □ validity
      □ notBefore: utcTime (0)
         utcTime: 14-05-10 13:01:12 (UTC)
      □ notAfter: utcTime (0)
         utcTime: 15-05-05 13:01:12 (UTC)

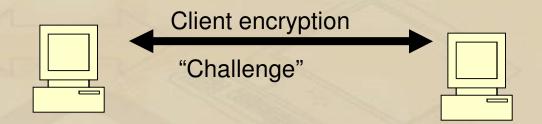
■ subject: rdnSequence (0)

■ subjectPublicKeyInfo

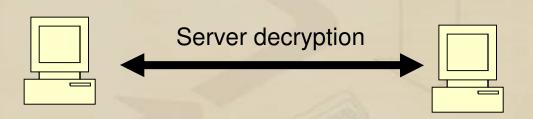
⊕ extensions: 1 item
```

SSL Protocol Exchanges

 The client now has the server's public key and uses it to encrypt a random number, which is then sent to the server.



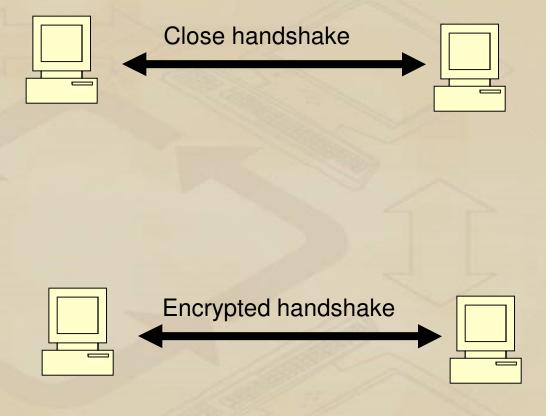
 The server retrieves the value of this random number using its private key. The decryption of the secret random number using the server's private key can cost a great deal of computing resource during the SSL handshake.



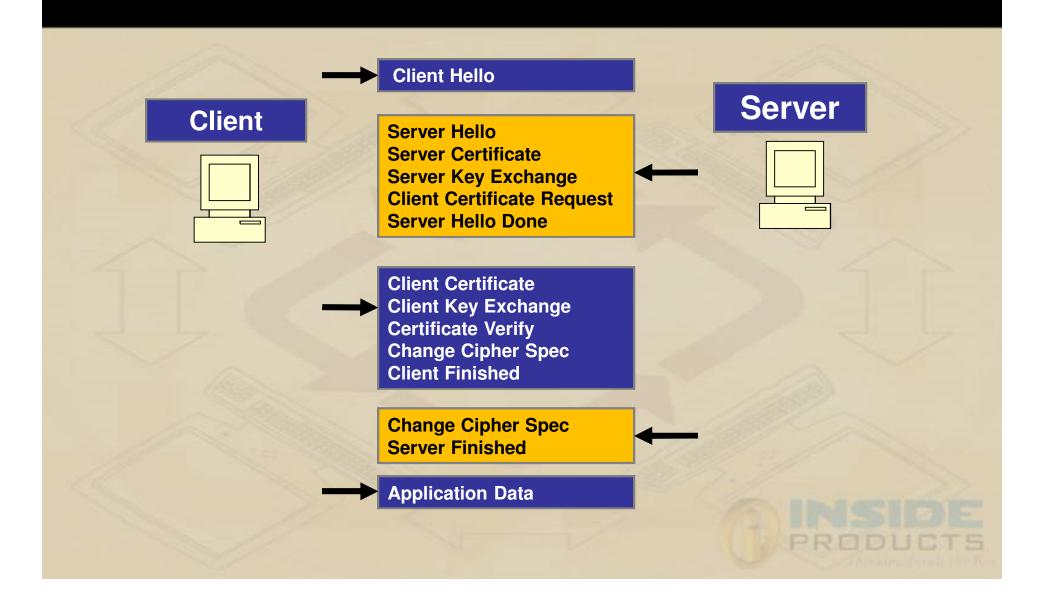
SSL Protocol Exchanges

 At this point only the client and server know this secret random number (the pre master secret), which can then be used to generate the keys to encrypt and decrypt the data, using the symmetric algorithm previously selected. The client and the server then close the handshake phase.

 The data transfer phase (also called SSL record protocol) begins.

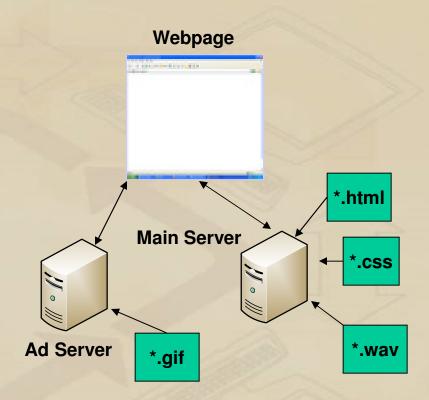


Packets in SSL Handshake Both Server and Client Certificates



When to Handshake?

- When do SSL handshakes happen?
- How can we reduce the amount of these costly handshakes?
- A handshake happens each time a TCP connection is started by the client, which means that applications which keep the connection open for a long time, such Telnet, do handshakes rarely.
- On the other hand, protocols that open and close connection frequently, such as http, are costly in handshakes.
- The use of persistent sessions with http 1.1 reduces the number of handshakes.





Session ID Reuse

- The server can be set up to remember the pre-master secret previously established with the client and the corresponding sessionID.
- When a client re-establishes a TCP connection to resume an SSL conversation with a server, it presents the previous sessionID

□ SSLv2 Record Layer: Client Hello Length: 76 Handshake Message Type: Client Hello (1) Version: SSL 3.0 (0x0300) Cipher Spec Length: 51 Session ID Length: 0 Challenge Length: 16

Handshake Protocol: Server Hello

Handshake Type: Server Hello (2)

Length: 70

Version: SSL 3.0 (0x0300)

Random.qmt_unix_time: Mar 25, 2006

Random.bytes

Session ID Length: 32 Session ID (32 bytes)



Session Tickets: RFC 5077

Transport Layer Security (TLS) Session Resumption without Server-Side State

Abstract

This document describes a mechanism that enables the Transport Layer Security (TLS) server to resume sessions and avoid keeping per-client session state. The TLS server encapsulates the session state into a ticket and forwards it to the client. The client can subsequently resume a session using the obtained ticket.

Certificate Expired

```
Frame 9: 61 bytes on wire (488 bits), 61 bytes captured (488 bits)

Ethernet II, Src: Vmware_c0:00:01 (00:50:56:c0:00:01), Dst: Vmware_5d:c5:66 (0)

Internet Protocol Version 4, Src: 192.168.3.1 (192.168.3.1), Dst: 192.168.3.3

Transmission Control Protocol, Src Port: 27577 (27577), Dst Port: 443 (443), Secure Sockets Layer

TLSv1 Record Layer: Alert (Level: Fatal, Description: Certificate Expired)
Content Type: Alert (21)
Version: TLS 1.0 (0x0301)
Length: 2

Alert Message
Level: Fatal (2)
Description: Certificate Expired (45)
```

- Relatively simple problem
- Certificate expired

Certificate Revoked

```
    Frame 12: 61 bytes on wire (488 bits), 61 bytes captured (488 bits)
    Ethernet II, Src: Vmware_5d:c5:66 (00:0c:29:5d:c5:66), Dst: Vmware_c0:00:01 (
    Internet Protocol Version 4, Src: 192.168.3.4 (192.168.3.4), Dst: 192.168.3.1
    Transmission Control Protocol, Src Port: 443 (443), Dst Port: 32123 (32123),
    Secure Sockets Layer
    TLSv1 Record Layer: Alert (Level: Fatal, Description: Certificate Revoked)
        Content Type: Alert (21)
        Version: TLS 1.0 (0x0301)
        Length: 2
        Alert Message
        Level: Fatal (2)
        Description: Certificate Revoked (44)
```

- Using Certification Revocation
- Again, relatively simple



No Matching Encryption Algorithm

```
Protocol
                                                       Total Length Info
192,168,1,108
                     216.219.117.244
                                              TLSv1
                                                           142 Client Hello
                     192.168.1.108
                                                            40 443→1991 [ACK] Seq=1 Ack=103 Win=5840 Len=0
216.219.117.244
                                              TCP
                                                           126 Server Hello, Server Hello Done
216.219.117.244
                     192.168.1.108
                                              TLSv1
                                                            61 Finished
192.168.1.108
                     216.219.117.244
                                              TLSv1
```

```
□ Handshake Protocol: Client Hello
□ Cipher Suites (11 suites)
Cipher Suite: TLS_RSA_WITH_RC4_128_MD5 (0x0004)
Cipher Suite: TLS_RSA_WITH_RC4_128_SHA (0x0005)
Cipher Suite: TLS_RSA_WITH_3DES_EDE_CBC_SHA (0x000a)
Cipher Suite: TLS_RSA_WITH_DES_CBC_SHA (0x0009)
Cipher Suite: TLS_RSA_EXPORT1024_WITH_RC4_56_SHA (0x0064)
Cipher Suite: TLS_RSA_EXPORT1024_WITH_DES_CBC_SHA (0x0062)
Cipher Suite: TLS_RSA_EXPORT_WITH_RC4_40_MD5 (0x0003)
Cipher Suite: TLS_RSA_EXPORT_WITH_RC2_CBC_40_MD5 (0x0006)
Cipher Suite: TLS_DHE_DSS_WITH_3DES_EDE_CBC_SHA (0x0013)
Cipher Suite: TLS_DHE_DSS_WITH_DES_CBC_SHA (0x0012)
Cipher Suite: TLS_DHE_DSS_EXPORT1024_WITH_DES_CBC_SHA (0x0063)
```

■ Handshake Protocol: Server Hello

Handshake Type: Server Hello (2)

Cipher Suite: TLS_RSA_WITH_NULL_SHA (0x0002)

Compression Method: null (0)

Extensions Length: 1025

 Handshake Protocol: Server Hello Done Handshake Type: Server Hello Done (14)

Length: 0

Not in Client Hello

95% Overhead!

Drill Down	Total Server Application Data Records	Server Packets with 1 Application Data Record Per Packet	More Than 1 Application Data	Server Packets with More Than 10 Application Data Records Per Packet	Server Average Application Data Length
44	148,633	145,807	2,826	2,826	31

Total Server Application Data Records	Server Sessions Average Number of Application Data Records Per Packet	Server Sessions Packets W/More Than 1 Application Data Record Per Packet	Server Sessions Packets W/More Than 10 Application Data Records Per Packet	Length	Server Name	Total Session Time (Estimate)
7	1	0	0	57		2.115.576
148,626	52	2,826	2,826	69		66.552.658

Application Data Records	Avg Application Data Record Length	SSL
52	21	Application Data
53	21	Application Data
52	21	Application Data
53	21	Application Data

Encrypted vs. Unencrypted File Size

Bytes transferred with encryption: 47.682M

Bytes in original unencrypted file: 1.836M

Bytes in one SSL application data record: 21

Bytes overhead in SSL application data record: 20

Actual bytes encrypted in each SSL app. data record = 1 byte



```
Secure Sockets Layer
    TLSv1 Record Layer: Handshake Protocol: Encrypted Handshake Message
        Content Type: Handshake (22)
        Version: TLS 1.0 (0x0301)
       Length: 36
        Handshake Protocol: Encrypted Handshake Message
    TLSv1 Record Layer: Application Data Protocol: Application Data
        Content Type: Application Data (23)
        Version: TLS 1.0 (0x0301)
        Length: 21
        Encrypted Application Data: d22fce155448dc89b6c8a38a69c5764eb27d4288f6
    TLSv1 Record Layer: Application Data Protocol: Application Data
        Content Type: Application Data (23)
        Version: TLS 1.0 (0x0301)
        Length: 21
        Encrypted Application Data: c5122f341a2bdc8276f12799fbcfc6f39220946b37
    TLSv1 Record Layer: Application Data Protocol: Application Data
        Content Type: Application Data (23)
        Version: TLS 1.0 (0x0301)
        Length: 21
        Encrypted Application Data: 2aa944eba04cf680c0d2b7c15851c1355bb8b81660
    TLSv1 Record Layer: Application Data Protocol: Application Data
        Content Type: Application Data (23)
        Version: TLS 1.0 (0x0301)
        Length: 21
        Encrypted Application Data: 3d50bade465c59ffc40aabeb87ae8c69b6ce7a87b6
    TLSv1 Record Layer: Application Data Protocol: Application Data
        Content Type: Application Data (23)
        Version: TLS 1.0 (0x0301)
        Length: 21
        Encrypted Application Data: 80bb2ab4f8317680b8e92be8ec59e3ffbffd4e7571
    TLSv1 Record Layer: Application Data Protocol: Application Data
        Content Type: Application Data (23)
        Version: TLS 1.0 (0x0301)
        Length: 21
        Encrypted Application Data: 09aa30b68debae4b4714ca9bc9c136fb01416e8d47
    TLSv1 Record Layer: Application Data Protocol: Application Data
        Content Type: Application Data (23)
        Version: TLS 1.0 (0x0301)
        Length: 21
        Encrypted Application Data: 3c6383717eaf23da03e32fa92376343e5c718c14b1
    TLSv1 Record Layer: Application Data Protocol: Application Data
```

Sending over 50 application data records per packet with 20 bytes overhead per each application data record!

Timing Problems in SSL Handshake

Total SSL Handshakes	Total Good SSL Handshakes	Total Bad SSL Handshakes	Total Resumed Handshakes	Minimum SSL Handshake Time (Seconds:Milli:Micro)	Average SSL Handshake Time (Seconds:Milli:Micro)	Maximum SSL Handshake Time (Seconds:Milli:Micro)
1	1	0	0	758.435.936	758.435.936	758.435.936

- Is it generating the Client Hello?
- Is it sending certificates?
- Is it validating the Server Certificate?
- Is it when there are multiple handshakes at the same time?



Slowdown before Client Hello

TCP SYN / SYN-ACK sequence completed properly





- Initial seeding of algorithms
- Start up costs

 The client connects to the server indicating that it wants to perform SSL. Contains sessionID.





Slowdown before Client Hello

-	Packe Numb	Packet Hate	Source Address	Source Port	Destination Address			Delta (ss.milli.micro)	Protocol
1	41	2014-02-03 10:02:25.978843		5565		3088	0	0.000.000	SYN
2	43	2014-02-03 10:02:26.051815		3088		5565	0	0.072.972	SYN, ACK
3	44	2014-02-03 10:02:26.051913		5565		3088	0	0.000.098	ACK
4	46	2014-02-03 10:02:26.730605		5565		3088	104	0.678.790	ACK, PSH

Port	5565	5565	5565	5565
TCP Protocol	Ready! TCP Open Connection	Set! TCP Response to Open	Go! TCP window update low:262144 TCP open successful	Your turn TCP
Application Protocol				Client Hello Session ID Length: 0
Time Between Packets	0.000.000	0.072.972	0.000.098	0.678.790

Client Hello

Slowdown before Server Hello and Certificate

Client Hello sent – SSL session requested





- Finding of algorithm
- Searching session restart
- Concurrent sessions
- Certificate chain creation
- Server agrees ("server hello").
 Client and server agree on a symmetric algorithm.
- The server provides its public key in its certificate to the client-this is also called server authentication.



Slowdown before Server Hello and Certificate

Source Port	Destination Port	Client Hello Time	Server Hello Time	Delta Client / Server Hello Time (SS.TTT.MMM)	Total Handshake Time (SS.TTT.MMM)
5563	3050	2014-02-03 10:02:24.842611	10:02:25.100063	0.257.452	0.302.704
5565	3088	2014-02-03 10:02:26.730605	10:02:26.778007	0.047.402	0.085.114

nainac	Δr	d bi	יבאוי	I A C
hained	$^{\prime}$ CII		IIGa	

	-	-/	Packet Number	Packet Date	Source Port	Destination Port	Certificate Authority	Not Valid Before	Not Valid After
	1	44	14	2014-02-03 10:02:25.100063	3050	5563	VeriSign, Inc.	2006-11-08 00:00:00.0	2036-07-16 23:59:59.0
1	2	44	14	2014-02-03 10:02:25.100063	3050	5563	VeriSign, Inc.	2010-02-08 00:00:00.0	2020-02-07 23:59:59.0
17	3	44	14	2014-02-03 10:02:25.100063	3050	5563	GXS	2013-03-26 00:00:00.0	2016-03-25 23:59:59.0
4	4	44	52	2014-02-03 10:02:26.778007	3088	5565	VeriSign, Inc.	2006-11-08 00:00:00.0	2036-07-16 23:59:59.0
	5	44	52	2014-02-03 10:02:26.778007	3088	5565	VeriSign, Inc.	2010-02-08 00:00:00.0	2020-02-07 23:59:59.0
9	5	#4	52	2014-02-03 10:02:26.778007	3088	5565	GXS	2013-03-26 00:00:00.0	2016-03-25 23:59:59.0

Chained Certificates

```
∃ Secure Sockets Layer
 ■ TLSv1 Record Layer: Handshake Protocol: Multiple Handshake Messages
    Content Type: Handshake (22)
    Version: TLS 1.0 (0x0301)
    Length: 4196

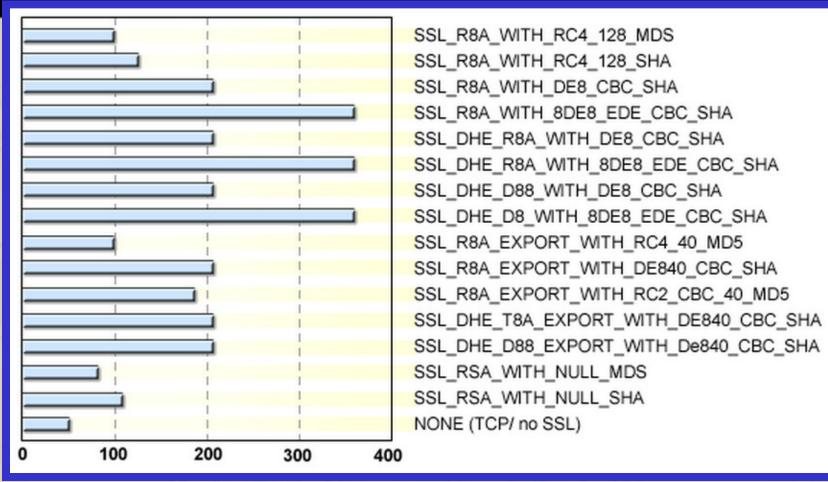
    ⊞ Handshake Protocol: Server Hello

  ■ Handshake Protocol: Certificate
      Handshake Type: Certificate (11)
      Length: 4114
      Certificates Length: 4111
    □ Certificates (4111 bytes)
       Certificate Length: 1343

    ⊕ Certificate (id-at-commonName=
       Certificate Length: 1520
      ⊞ Certificate (id-at-commonName=VeriSign Class 3 Secure Server CA - G3,id-at-organization
       Certificate Length: 1239
      ⊞ Certificate (id-at-commonName=VeriSign Class 3 Public Primary Certification ,id-at-orga

    ⊞ Handshake Protocol: Server Hello Done
```

Relative Speed of Symmetric Algorithms



i5/OS Information Center

https://publib.boulder.ibm.com/infocenter/iseries/v5r4/index.jsp?topic=%2Frzamy%2F50%2Fsec%2Fsectussl.htm

Summary



It will only get worse!

• Questions???







NOVEMBER 2-5, 2015 THE ST. ANTHONY HOTEL San Antonio, TX

Join us in San Antonio for the 2015 CMG Conference!

Save the dates:

November 2nd to 5th at The St. Anthony in downtown San Antonio

3 blocks to both the Alamo and the Riverwalk

