



The Informer

RETIRED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.

Fall Luncheon Set for Wednesday, September 28th



Join your REAO colleagues and friends at the Mile Square Park

Golf Course Clubhouse in Fountain Valley to receive updates from your Board and hear Dr. Bill Hoffman present information about local tours available from his company, Hoffs Tours. (See page 2.) In addition to prizes and beautiful centerpieces, you may win the Progressive Drawing. Remember you must be present at the luncheon to win \$400. The menu is available on page 7.

Reserve your seat by sending the form on page 7 and your check to arrive at the REAO office no later than Wednesday, September 21. Check-in starts at 11:00 a.m. and lunch is served at noon. Please car-pool if possible.

Presidents' Message

From the Desks of Linda Robinson and Doug Storm

On behalf of the entire REAO and AREOC Board of Directors—WELCOME BACK from all your summer activities, retirees! We hope your time was spent relaxing and enjoying those long summer days with family, friends and loved ones. Labor Day celebrations are just around the corner as is entrance into the

new fall season. While the political landscape is taking over media headlines and airwaves these days, please take time to enjoy the changing scenery that this time of year offers.

Update The past few months have provided many opportunities and challenges for your Board of Directors and REAO volunteers. As you read in the May/June issue of *The Informer*, REAO requested members who were interested in running for the Retired Member seat on the OCERS Board of Retirement to contact REAO by June 15th to schedule an interview and receive endorsement consideration. The interview process was completed in mid-July. It is the Board's unanimous

decision to endorse Mr. Frank Eley as REAO's candidate for the retirement board. Frank's credentials and experience are extraordinary. He is exceptionally qualified to fill this important position, having served on the OCERS Board for over 17 years as an OCERS Trustee—Elected General Member. We are asking all our members to VOTE FOR FRANK ELEY as the next Retired Member on the OCERS' Board of Retirement. Ballots will be mailed to OCERS members in October and a mail-in ballot count will take place on December 6, 2016.

2017 Health Insurance Rates
On July 26 the Board of Supervisors adopted 2017 Retiree Medical Rates. REAO was not included in the rate setting process. Rates vary by plan—some with considerable increases—others with minimal change. Rates are posted on the REAO website at www.reaoc.org. It is highly recommended that all retirees enrolled in County health plans thoroughly review all health

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Progressive Drawing \$400.00

Rosalie Ferencik of Aliso Viejo would have won \$300 at the May luncheon if she was present at the luncheon. Remember – you must be present at the time of the drawing to win! See you on Wednesday, September 28, 2016 at Mile Square Park.

September 21 Speaker Dr. Bill Hoffman

Our Fall speaker, Bill Hoffman, MA, Ph.D., represents Hoffs Tours. His urban tours differ from others, as presented from his perspective: a teacher, urban planner and tour guide. Dr. Hoffman enjoys assisting tourists and locals to see patterns and aspects of their cities that they may not have previously noticed.

Dr. Hoffman, a.k.a. Hoffs, began leading architectural walking tours after earning his Master's Degree from UCLA in 1981. After completing his Social Ecology Ph.D. from UCI, he realized that American cities were undergoing an exciting rebirth. Ten years later he formed his own tour company, Hoffs Tours, bill@hoffstours.com.

Presidents' Message

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plan options, taking into consideration individual/family medical needs and financial factors. REAOC is working with Employee Benefits to improve timely and transparent explanations for both increases and decreases in plan options. Open Enrollment begins on November 4 and continues through November 23. The County will mail Retiree Medical Plan Packages in mid-to-late October. Your Board STRONGLY recommends attending one of the County-sponsored seminars this fall to fully understand plan options and ask questions to help you determine/clarify which plan best suits your needs. This will be the third consecutive year REAOC has co-sponsored one of these seminars. Mile Square Golf Park has been contracted for use of the Clubhouse Banquet facility located at 10401 Warner Avenue in Fountain Valley; this to provide the largest venue possible. The seminar has been scheduled for Wednesday, November 16. PLEASE SAVE THE DATE ON YOUR CALENDAR. Additional information will be provided as the date gets closer via the REAOC website and through our

e-mail distribution list. As requested last year, if you are able to attend the November 16 seminar, please call the REAOC office at 714-840-3995 or e-mail us at reaoc@reaoc.org to let us know if you plan to attend. This will be very helpful in planning the event. We look forward to seeing you there.

Additional Activities During the summer months, your Board and REAOC volunteers addressed important retiree issues through Board Watch activities, attendance at OCERS meetings, participation in national and statewide conferences, providing presentations at pre-retirement seminars and attending meetings with County staff. On Tuesday, September 13 REAOC Board members will participate in OCEA's Annual Health Fair to invite prospective retirees to join the REAOC organization upon retirement or as Associate Members while still employed with the County.

In closing, we sincerely thank each of you for your continued support, participation and membership in REAOC. Take care and be well.

– Doug and Linda

REAOC

P.O. Box 11787
Santa Ana, CA 92711-1787
Phone: 714-840-3995
Website: www.reaoc.org
E-mail: reaoc@reaoc.org

OFFICERS

Linda Robinson	Co President
Doug Storm	Co President
Jan Grimes	Secretary
Bill Castro	Treasurer

DIRECTORS

Tom Beckett
Rebecca Guider
Gaylan Harris
John Iagjian
Larry Leaman
Sara Ruckle-Harms

APPOINTED STAFF

Ilene Barcenas	Office Manager
John Iagjian	Membership Committee
Robin Mattocks	<i>The Informer</i> Editor
Vacant	Luncheon Committee
Norma Roberts	Board Watch
Linda Robinson	CRCEA Delegate
Lou Scarpino	Legislation
Jan Grimes	Scholarship Committee

The Informer is published 5 times a year. Readers are encouraged to write *The Informer* expressing their views and comments on the subjects of interest to them.

The mission of REAOC is to promote and maintain fellowship and camaraderie of OCERS retirees and their spouses by sponsoring social and recreational activities and by maintaining contacts via the newsletter, the REAOC website, e-mail, or other means of communication. A secondary purpose is tracking and dissemination of information relating to pension and legislative actions, financial matters, physical and mental health care, volunteer and employment opportunities and other concerns that may be of interest to our members.

OCERS retirees and their spouses are eligible for regular association membership. Dues are \$3.00 per month, payable through payroll deduction. Active employees, who will receive their retirement through OCERS, are eligible for Associate Membership. Dues for associate members are \$1.00 per month payable for the year each January.

Luncheons are held at Mile Square Golf Course in Fountain Valley on the fourth Wednesday of January, March, May and September, and on the first Wednesday of December. A local chapter of REAOC is active in Hemet.

2016 Keith L. Concannon Scholarship Award Winners

by Jan Grimes

We are pleased to announce the four awardees of the Retired Employees Association of Orange County's 2016 Keith L. Concannon Scholarships, named in honor of past REAOC president and long time elected member of the Board of Retirement ('61-82 and '87-04). Keith's legacy is one of tireless service as an advocate for employees and retirees. This is the twelfth year that scholarships have been awarded to qualified students who are related to REAOC members and are pursuing a degree at an accredited college, university or authorized institution. Each awardee receives \$2,000 to be used for tuition, fees, books, supplies or equipment required for courses in his or her degree program. Twenty applications were received from highly qualified and academically distinguished students. The Orange County Department of Education and REAOC's Scholarship Committee evaluated applications. Scholarships were awarded on the basis of academic performance, awards, community service and honors.

Clayton Mayer is the grandson of REAOC member Mary Bernsen (DA's Office) and is currently a student at the Missouri University of Science and Technology. He is studying Architectural and Civil Engineering and is working towards becoming a licensed engineer. His interests lie in building/structural engineering and design. He is involved with student professional groups including the American Society of Civil Engineers (ASCE) and Architectural Engineering Institute

(AEI), where he holds the position of vice-president. He has participated in job shadowing and held an internship position with the Cochran Engineering firm. Clayton participated on the Missouri S&T Solar House Design team. Clayton was unable to attend the May luncheon but sent a very nice note of thanks that was shared with the group.

Clarrisa Aguirre is the granddaughter of REAOC member Karen Barchard (Auditor-Controller) and daughter of Michelle Aguirre (CEO). She recently attended Valencia High School, where she participated with vocal music groups. Her other interests include piano and she has been a competitive swimmer for ten years. She is a lifelong Girl Scout member and has achieved the Girl Scout Bronze, Silver and Gold community service awards, the highest level of achievement at the Junior, Cadette and Senior levels of scouting. She is a member of the California Scholarship Federation, National Honor Society and a National Hispanic Merit Scholar. She plans to become a pediatric physical therapist and will be attending Stanford University in the fall.

Mara Hughes is granddaughter of REAOC member Andrew Schneider. Mara attended the Hughes Nobel Academy, a homeschool high school. She has been an active member of the California 4H Program, where she is club officer and has held numerous leadership positions, and the American Kennel Club (AKC). Her other interests include theater, singing and gardening. She is a National Hispanic Merit Scholar and

has received numerous 4-H and AKC awards. She will be exploring career choices in political, social and environmental activism by exploring the fields of acting, writing, directing and publishing.

Justin Tran is the grandson of REAOC member Dong Tran (deceased). Justin attended Woodbridge High School in Irvine. Justin was president of the STEM (Science, Technology, Engineering and Mathematics) club, and an officer in the medical awareness club, the American Chemical Society, and the Red Cross clubs. For several years he has shadowed Dr. Long at UCI and is an intern in the UCI evolutionary genetics lab. He has two provisional patents from the US patent office one for a Single Use Wound Treatment and the other for a combination bed/chair design. His volunteer service included Carehouse Healthcare Center, American Red Cross and Mercy House. He is a California National Merit Finalist and a California Scholarship Federation Member. He plans to become a primary care doctor and work on the issue of medical care for the homeless population. He will be attending Siena College in New York in the Fall.

Congratulations to all our outstanding scholarship awardees! Thanks to the Scholarship Committee members, and especially to REAOC members for your generous support of the scholarship program.



CRCEA Conference Spring 2016

Special Roundtable Session

Retirement Systems Interaction with Retiree Associations

by Ilene Barcenas

The Spring CRCEA Conference was held this year in Kern County from April 11 to 13. Your REAOC Co-Presidents, Linda Robinson and Doug Storm and I attended.

A special roundtable session addressed issues about interaction between retiree associations and their retirement systems. Many shared they have an excellent relationship with their retirement systems while others did not. Luckily Orange County has an excellent relationship with ours. A few of the presentations that were of particular interest to retirees are summarized below.

PRESENTATION: ADVANCE HEALTH CARE DIRECTIVES - SPEAKER: ROBIN BUNYAN, KAISER PERMANENTE, LICENSED CLINICAL SOCIAL WORKER
Advance Care Planning includes using a Health Care Agent, knowing that the Agent will honor your values and can make difficult decisions in stressful situations. The speaker stressed how important it is to choose someone who is trustworthy and rational, who will be available and can follow the wishes of the patient.

The process of communication between the patient and Health Care Agent must involve understanding and reflection. Developing a Health Care Directive allows us to think about what we want and are willing to do. We may say "if I am a vegetable, pull the plug." This may mean that if you do not have good quality of life, the Agent needs to be ready to communicate to medical staff not

to implement or continue life-saving or life-prolonging measures. When we are no longer able to communicate, are in pain, are connected to machines and/or become a burden to our families, the Agent knows your wish to continue treatment or disconnect the machines.

Ms. Bunyan stressed that everyone should have a Health Care Directive so that our wishes are known prior to a life-threatening event or crisis and recommended www.NHHD.org, a website to consult.

PRESENTATION: ELDER ABUSE AND SCAMS - SPEAKER: LISA GREEN, KERN COUNTY DISTRICT ATTORNEY

Ms. Green stated that elder abuse may be physical or mental abuse, embezzlement, fraud, identity theft, etc. She added that the multitude of scams directed towards elders seek to fraudulently obtain money. Eleven percent of all elder abuse cases are unreported and 90% involve financial abuse. Seniors lose \$36 billion a year in the U.S.

Examples of abuse scams include computer, health care, relatives, provision of out-of-date medicine, identity theft, lottery, home improvement and ATMs. The bottom line is that if something seems too good to be true, it probably is.

PRESENTATION: PENSION INITIATIVES SPEAKER: GEORGE LINN, PRESIDENT, RPEA
Pension Initiatives designed to reduce our public pensions can come in all forms. Reed and DeMaio began with local district initiatives. We must act on these initiatives early and communicate the facts to those who

need them. Pension initiatives are not going away. Each of us need to get the message out to friends, family and officials that public pension funds are solid.

The CalPERS buck shown below provides a clear picture of where the money originates. It does not come from taxes or the "public trough." The picture below is a good visual display for those who do not understand our pension system.



County of Orange News

Do you miss being in-the-know about happenings in the County? The REAOC web site now has a link for access to the "County Connection Newsletter." To locate the link, follow the directions below:

- Access the REAOC web site www.reaoc.org.
- In the bottom right corner, locate "Benefit Resources."
- Select from the list below "Benefit Resources" a link for "County Connection Newsletter." Left click the link.
- Links for both the current month's newsletter and for prior months' newsletters, "archives," will appear.
- Left click on either link to read current or previous newsletters in PDF or text only.

Is the Pension Environment Evolving To Cooperation?

By Lou Scarpino

You're right. We could not possibly be referring to the 2016 presidential race for oh so many reasons. What we are referencing is something that evokes similar disbelief and amazement. I'm talking about the 28th Annual Southern California Public Retirement March 24th Seminar in which REAOC participates each year in support of our mission. And, for those readers of *The Informer* who have been following the reports from this annual event, the pension environment appears to show some signs of evolution from contention to a point where cooperation may be on the horizon. So what does this mean?

Before addressing the question, a quick overview is in order. This seminar provided an annual update for all stakeholders involved with California's State and local retirement systems, including CalPERS, CalSTRS and 1937 Act systems, under which our own Orange County Employee Retirement System operates. The agenda this year followed the customary format of a keynote address provided by California State Controller Betty Yee. CalPERS' CFO Cheryl Eason and Senior Pension Actuary Todd Tauzer were next, followed by the legislative update provided by pension committee consultants Pam Schneider for the Senate and Karen Green for the Assembly. Employer and Labor perspectives were next. The day ended with an actuarial technical session provided by Actuary John Bartel.

With the dramatic economic downturn in 2008 and slow recovery and reengineering of the economy, pensions and stakeholders have had

to operate in an extremely volatile environment that has challenged each sector's core and forced reexamination by each. Lawsuits, pension opponent initiatives, pension opponent dark money generously spent, private sector workers without retirement savings, state and local deficits, city bankruptcies using pensions as scapegoats, falling returns from financial and real estate markets' volatility, enhanced pensions, longer life spans, and fewer active employees to retirees ratio, all combined to force this reexamination. Missing from all this was, to a significant extent, the all-important cooperative element needed for smooth functionality.

State Controller Betty Yee, a CalPERS Board member, set the tone by recapping history and relevant statistics. She discussed current bright spots in the pension world that indicate to this writer that we are now beginning to see the results of these sectors' reexaminations. This, coupled with the improved economy, new court decisions now in place, including those stemming from our REAOC health care case, pension reform legislation now in place, and little or no raises—allowing employer budgets to catch up, all contributed to an evolution that has set the stage for some cooperation among sectors.

Forward thinking includes reexamining investment practices and reducing the amount of investment risk that systems have taken on in response to the recession. In addition, proposals such as using pension fund monies as a major source for the crumbling infrastructure problem by investing in revenue pro-

ducing public works projects, is an idea under active consideration.

Against this backdrop, pension opponents have pulled no less than three onerous pension initiatives originally intended for the 2016 election, leaving mostly presidential politics to occupy the political agenda. But the threat posed by opponents, who many believe have a goal of no less than total elimination of defined benefit pensions, plays prominently into the forward-thinking of all speakers who believe anti-pension initiatives in California will be ongoing every two years for the foreseeable future. In addition, the issue will increasingly have to be fought at the federal level and may include some of the California initiative players.

According to presenters, the good news is that examination of public sentiment indicates that the public really does want a fair shake for public employees. The bad news is that opponents to public pensions remain very active, and learn from each other's efforts at the State and local levels. Speakers noted that polarizing arguments are magnified at the national level. Also, case law has undermined pensions and other pension benefits of active employees, and to a lesser extent, current retirees. While initial attacks do not seem to focus on existing retirees, increased damaging case law cannot be ruled out. As a result, diligence to defend our existing public pension plans, acknowledging and implementing actions to fix problems, and reinstating defined benefit pensions in the private sector, all are seen as the best defense.

CRCEA Fall Conference In Memoriam

Save these dates: October 17-19, 2016
Hosted by Contra Costa County
Retired Employees Association
Contact: Mike Sloan (925) 250-4796
www.cccrea.info

E-mail: cccrainfo@google.com
Walnut Creek Embassy Suites Hotel
1345 Treat Boulevard,
Walnut Creek, CA 94597
Telephone: (925) 934-2500
Fax: (925) 256-7233

Please Note:

Special Conference rate \$139 plus \$10 for parking may be limited in availability. Individual discounts may still apply (AAA and Senior Citizen).

Embassy Suites reservations:

embassysuites.hilton.com/en/es/groups/personalized/S/SFOPHES-CRC-20161015/index.jhtm/.

Alternate resources for best prices are listed below.

Tripadvisor.com • Booking.com
Hotel.com • Trivago.com
CSAA.com • AARP.com

We extend our deepest sympathy to the families and loved ones of those who meant so much to so many.

March 2016 – July 2016

Gregory Aardema, OC Public Works
Jeannette Blanchette, OC Sheriff's Dept.
Donald Bourgeois, CEO
Becky Brewer, Superior Court
Philip Caley, OC Sheriff's Dept.
Michael Calligan, OC Sheriff's Dept.
Mary Campbell, OC Sheriff's Dept.
Wayne Carlander, OC Sheriff's Dept.
Frances Choate, OCTA
George Cormack, CEO
Toi Dang, OCERS
Madeleine De Baun, Department of Education
Joan Doherty, HCA
Linda Elliott, Superior Court
David Espinoza, OCTA
William Gear, Auditor-Controller
Rudolph Gonzalez, County of Orange
Richard Grier, John Wayne Airport
Judith Hanson, HCA
James Hinton, OC Public Works
John Jones, City of San Juan Capistrano
Kenneth Kenzy, OC Public Works
Arthur Koelle, DA

Margaret Kutz
Abbie Macy, SSA
Minh Mai, CEO
Sue McCormack, SSA
Robert Meeks, OC Public Works
Gloria Miyashiro, City of San Juan Capistrano
Robert Parker, Child Support Services
Ellen Pepperdine, Superior Court
Frank Perez, OC Community Resources
William Price, Assessor
Shirley Reyes, OC Sheriff's Dept.
Goldie Robinson, Probation
Margaret Roos, OC Public Works
Jack Sanford, OC Public Works
Lura Scoville, Superior Court
Thelma Shields, SSA
James Sims, OC Fire Authority
Sandra Smith, Superior Court
Phillip Snyder, Public Defender
Kenneth Soukup, HCA
Miriam Spear, SSA
Marilyn Suess, Probation
Bruce Taiji, OC Waste & Recycling
Mozella Taylor, SSA
George Thuro, Sanitation District

Surviving Spouse

Evelyn Aiken
Arloleen Paris

Who Do You Call? OCERS, REAOC or Retiree Medical?

By Robert Kinsler

When it comes to understanding the various benefits you receive, or are eligible to receive, it can be confusing. Here is a quick overview of who to contact when you have questions about your benefits:

The Orange County Employees Retirement System (OCERS) provides monthly pension with cost-of-living adjustments (COLA) benefits and death and disability benefits. When you have questions about your monthly benefit payment, including

how to adjust your tax withholding and changes to your direct deposit account, visit ocers.org or call OCERS at 714-558-6200.

If you are eligible for and participate in the County of Orange Employee Benefits retiree health care program, contact the Benefits Center at 1-866-325-2345. This is a toll-free number, and the Benefits Center can also assist you during the Open Enrollment period each Fall.

Finally, REAOC provides a range

of "Supplemental Insurance Benefits" for purchase, including but not limited to: hearing, dental and vision insurance. REAOC members are encouraged to review the details on these benefit plans before making your personal selections. For more information, visit REAOC's Web site at www.reaoc.org and click on the "Insurance" link at the top of the home page.

REAO's 2015 Audit Results

By Bill Castro

Your REAO Board of Directors is pleased to report that for 2015, the accountancy corporation of Daniel J. Leonard III, CPA, has audited REAO's books and for the fifth year in a row, has opined that our financial statements present fairly, in all material respects, the financial position of REAO, the results of its operations and its cash flow.

REAO chooses to prepare the financial statements on the cash basis of accounting and not the accrual

basis, therefore, the opinion is clean except for the fact that the cash basis of accounting is used, which is a comprehensive basis of accounting rather than generally accepted accounting principles. Additionally, no reportable significant internal control deficiencies were noted.

Hemet Chapter Luncheon

When: Tuesday, Oct, 11 at 11:30 a.m.

Where: The First Presbyterian Church, 515 E. Kimball, Hemet

Price: Only \$9.50 per person

Menu: Swiss Steak, Mashed Potatoes and Gravy, Green Beans, Green Salad, Bread and Butter and Cheesecake

The Hemet Chapter invites new and all REAO members who live in the area or within driving distance to join them for the luncheons.

Call De Oravec (951) 769-3232 or Joyce Emery (951) 658-2549 by Tuesday, October 4, 2016 to reserve your seat.

Luncheon Menu for September 28th

*Three Meat Lasagna
Grilled Vegetables*

*House Salad with Italian or
Ranch Dressing*

Garlic Bread

Dessert


Coffee and Iced Tea



Directions to Luncheon at Mile Square Park, Fountain Valley

Mile Square Golf Course is located in Mile Square Park, 10401 Warner Ave., Fountain Valley. From the San Diego Freeway (405), take the Warner Ave. exit and proceed East on Warner. Turn into Mile Square Park Golf Course Clubhouse entrance at Ward St. and park (parking is free). Mile Square Park is bounded north by Edinger Ave., south by Warner Ave., east by Euclid Ave. and west by Brookhurst.

**On the Calendar:
REAO Holiday
Luncheon**



Please mark your calendar for the REAO Holiday Luncheon:
Wednesday, December 7

Welcome, New Members

Assessor: Evelyn Vega, Winnie Wen, Theresa Row

CEO: Barbara Voelkel

District Attorney: Gerald Hamada

HCA: Tuong C. Nguyen, Laurie Sachar, David Gould, Patricia Sterling, Gina Denny, Margaret Jones, Marianne Goodrich

Human Resources: LoAn Adams, Frances Vuoso

JWA: Jacqueline Matthews

OC Fire Authority: Nancy Patrick, Julie Pearson, Catherine Ballantyne

OC Public Works: Bienvenido Bolisay, Richard Licerio, Thomas Wright, Frank Eley, Charles Leopold

OCCR: Yvonne Taylor, Kathryn Dolan

OC Sanitation District: Chuck Forman, Kathy Waldron, Nicholas Arhontes

OC Sheriff's Department: Paige Demarest Barr,

William MacDonald, Kathryn Preston, Miguel Pedrego, John Radu, Bradley Newmyer

OC Waste & Recycling: Henry Amundson, II, Jesse Gonzales

Probation: John Vulpo, Virginia Lemas, Yuriko Okubo, Jeffrey Gallagher, Lucia Galvan

Public Defender: Lupe Correa, Scott Belasco

Registrar of Voters: Kay Cotton, Rebecca Getzen

SSA: Elliott Bubis, Andrew Dolan, Jr., Priscila Sanchez, Yvelyse Santiago, Teresa Rodriguez, Bruce Chell, Pascale Scoggins

Superior Court: Lois Pardee, Janet Pesak, Michelle Gottlieb-Collins, Marta Soulsburg

Surviving Spouse: Grace Hamamoto, Sharon Wells

Not Stated: Steve Weston, Gary James, Kenneth Smith

Luncheon Reservations Due Wednesday, Sept. 21, 2016

Print Name: _____

New/Changed E-mail Address: _____

of lunches at \$17.00 each: _____

of Vegetarian lunches: _____

Enclosed is my check for \$ _____

Check-in begins at 11:00 a.m. and lunch is served at noon. Please make your check payable to REAO and mail to: REAO, P.O. Box 11787, Santa Ana, CA 92711-1787
PLEASE CAR-POOL!

The Informer

RETIREED EMPLOYEES ASSOCIATION OF ORANGE COUNTY, INC.
P.O. Box 11787, Santa Ana, CA 92711-1787

INSIDE THE INFORMER

September 28 Luncheon

REAOC Audit Results

Fall Speaker – Dr. Bill Hoffman, Huffy Tours

CRCEA Conference

2016 Scholarship Winners

Dated Material – Please Deliver Immediately

Presorted
First Class Mail
U.S. Postage
PAID
Permit No. 100
Gardena, CA